

POLICY WORDING

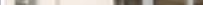
Please read carefully and retain



Commercial Combined

Policy Wording



 In return for payment by the Insured to the Insurers of the premium required the Insurers will provide the insurance described herein subject to the provisions set out in this Policy.

This policy should be read together with your schedule and any endorsements.

for and on behalf of Quotedesk®

Suffolk House
George Street
Croydon
Surrey
CR0 1PE

EMERGENCY CLAIMS: +44 (0)7891 203 315

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The Policy has several Sections. Check your Schedule to see which Sections are in force and any clauses or endorsements that are applicable.

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Introduction

Certification and extent of policy coverage

This is to certify that in accordance with the authorisation granted under Contract Number W110080 to Quotedesk by International Insurance Company of Hannover Limited, hereafter referred to as Insurers, and in consideration of the premium specified having been paid, Insurers agree to the extent and in the manner detailed, to indemnify the Insured against loss or Damage sustained or legal liability for accidents happening, which occur during the Period of Insurance and arising from the Business, as detailed in the Policy Schedule, after such loss, damage or liability has been proved.

Provided always that:

- 1) Insurers liability shall not exceed the limits of liability expressed in the attaching Schedule or such other limits of liability as may be substituted by endorsement and agreed by or on their behalf;
- 2) this Policy insures only in respect the sections specified in the Policy Schedule.
- 3) this Policy is subject to all the provisions, conditions, warranties and exclusions which are contained within the body of the wording or that may be endorsed or added thereto, all of which are to be considered as incorporated and shall be read together

Basis of this contract

The Insured has applied for this Insurance by completing a proposal form or a statement of fact or made a declaration which is the basis of this contract and which is deemed to be incorporated herein. Insurers have relied upon the details contained in the proposal form or statement of fact to decide whether to accept this Insurance and to determine the terms of such acceptance. The Insured must ensure that all the statements in the proposal form or statement of fact are accurate and that they have not withheld any material facts otherwise this Insurance may be avoided.

A material fact is a fact likely to influence Insurers assessment of the risk. If you are in any doubt as to what constitutes a material fact you should consult your insurance intermediary.

This Policy has been issued and signed on behalf of International Insurance Company of Hannover by

Quotedesk
Suffolk House
George Street
Croydon
Surrey
CR0 1PE



Authorised signatory

Customer Information

Who is the Insurer?

This **Policy** is underwritten by International Insurance Company of Hannover. They are registered in England, Registration Number 145312.

Their Registered Office
2nd Floor
1 Arlington Square
Bracknell
Berkshire
RG12 1WA

Who is the regulator?

International Insurance Company of Hannover Limited is authorised and regulated by the Financial Services Authority No 202640.

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services, including insurance.

What to do if you have a complaint:

Any enquiry or complaint should be addressed in the first instance to Quotedesk

The Managing Director
Quotedesk
Suffolk House
George Street
Croydon, Surrey
CR0 1PE
United Kingdom

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

Full details of our complaints procedure are available on request. We will record and analyse your comments to make sure we continually improve the service we offer.

If **You** are not satisfied, **You** may contact **Insurers** Compliance Officer at:

International Insurance Company of Hannover Ltd
2nd Floor,
1 Arlington Square,
Bracknell,
Berkshire,
RG12 1WA
Telephone: 01344 397 600
Fax: 01344 397 601

If **You** remain dissatisfied and wish to make a complaint, **You** may refer the matter at any time to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800
Email: Complaint.info@financial-ombudsman.org.uk

Your Right to Cancel

You have the right to cancel the insurance **Policy** within 14 days of receiving the **Policy** documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purposes of this cancellation clause, it will be deemed that **You** will have received the **Policy** document upon the day following the date it was posted to the **Insured** by first class post.

If the **You** do cancel this insurance within the initial 14 day period, then no cover will have been in place from the date of inception, as specified in the **Schedule**, and no liability whatsoever shall attach to the **Insurers** in respect of the **Policy**.

If **You** do not exercise **Your** right of cancellation within the initial 14 day period, this insurance **Policy** will automatically come into force from the inception date specified in the **Schedule**. **You** will remain liable to pay the full annual premium. Following the expiry of the initial 14 day period, this insurance **Policy** may be cancelled at any time at **Your** written request. **Insurers** reserve the right not to allow a return of premium.

To exercise **Your** right to cancel, contact the broker who arranged this cover for **You**.

The Law that Governs this Policy and Jurisdiction

The parties to this contract are free to choose the law applicable to the contract. Unless specifically agreed to the contrary this insurance **Policy** shall be subject to English Law.

The indemnity provided by this **Policy** shall apply only to judgements against the **Insured** in the Courts of Law of England and Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and not to judgements obtained elsewhere nor to Judgements or orders obtained in the said courts for enforcement of foreign judgements whether by way of reciprocal agreements or otherwise.

The premium for this **Policy** has been calculated accordingly and no consideration has been paid in respect of sums payable under any other law or the jurisdiction of any other courts.

The Law that Governs the interpretation of this Policy

All disputes concerning the interpretation of this **Policy** are understood and agreed by both the **Insured** and the **Insurers** to be subject to English Law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

This **Policy** should be read carefully and if it is incorrect return it immediately to your insurance advisor for alteration.

This **Policy** should be kept in a safe place - you may need to refer to it if you have to make a claim. It is recommended that you to retain details of your Employers Liability policy/certificates for at least 40 years.

Definitions

Any word or phrase specified hereunder to which a meaning is given has the same meaning wherever it appears in this **Policy** or any Schedule Endorsement or notice attached or issued by the **Insurers** unless specifically amended by any documentation issued by the **Insurers**.

Act of Terrorism

Means an act, including but not limited to the use of force or violence and/or the threat of thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Business

Means business described in the Policy Schedule including

- (1) the ownership (including maintenance) of buildings specifically insured by this **Policy**
- (2) the provision and management of canteen social sports and welfare facilities for your **Employees**
- (3) first aid fire and ambulance services
- (4) private work carried out with your consent for you or any of your directors partners or other senior officials of your **Business** by any of your **Employees** within the **Geographical Limits**.

Costs and Expenses

Means

- (1) all costs and expenses recoverable by any claimant from you
- (2) the costs and expenses incurred with the written consent of the **Insurers** for
 - (a) representation at any Coroner's Inquest or Inquiry in respect of any death
 - (b) the defence of proceedings in any court brought against you in respect of breach or alleged breach of statutory duty resulting in **Injury**
- (3) all other costs and expenses of litigation incurred with the written consent of the **Insurers**

relating to an occurrence which may give rise to indemnity.

Damage

Means loss destruction or damage.

Deductible

Means amount shown in the **Schedule** to any Section of this **Policy** being the amount of each and every claim which is not covered and for which you are considered to be your own insurer.

Employee

Means

- (1) any person under a contract of service or apprenticeship with you
- (2) any person hired or borrowed by you in the course of their contract of service or apprenticeship with another employer
- (3) any person under a government or other authorised work experience or youth training or similar scheme
- (4) any self employed person
- (5) any labour master or labour only sub contractor or person supplied by any of them

whilst engaged in working for the **Insured** in connection with the **Business**.

Endorsement

Means any additional terms relating to the insurance provided by this **Policy** which are

- (1) not within the **Policy** but attached to any **Schedule** issued by the **Insurers** or
- (2) within the **Policy** and stated in the Policy Schedule as applying to this **Policy**.

Geographical Limits

Means United Kingdom the Channel Islands and the Isle of Man.

Injury

Means death bodily injury illness disease or shock.

Insured/you/your

Means person (s) and/or company(ies) named in the Policy Schedule.

Insurers

Means in respect of each Section insured by this **Policy** the insurer(s) stated in the **Schedule** applicable to said Section.

Definitions

Money

Means

- (1) current currency
- (2) crossed and uncrossed (where applicable)
 - (a) bankers drafts
 - (b) national giro drafts and payment orders
 - (c) postal and money orders
 - (d) dividend warrants
 - (e) cheques (other than pre signed blank cheques)
- (3) travellers cheques
- (4) national savings stamps and certificates
- (5) bus and rail travel cards and passes
- (6) telephone cards
- (7) current postage stamps and unused postal franking machine units
- (8) luncheon vouchers
- (9) gift tokens
- (10) trading stamps
- (11) national insurance stamps and stamped or impressed national insurance cards
- (12) holiday with pay stamps
- (13) premium bonds
- (14) VAT purchase invoices
- (15) credit card cheque card and debit card sales vouchers
- (16) savings stamps
- (17) consumer redemption vouchers.

Period of Insurance

Means period of insurance stated in the Policy Schedule and any subsequent period for which premium payment is made by you and is accepted by the **Insurers**.

Policy

Means policy wording together with all **Schedules** Endorsements and notices attached or issued by the **Insurers**.

Pollution

Means

- (1) pollution or contamination by naturally occurring or man made substances forces or organisms or any combination of them whether permanent or transitory and however occurring and
- (2) all loss destruction damage or **Injury** directly or indirectly caused by such pollution or contamination.

Premises

Means address of premises stated in the **Schedule** to each Section insured by this **Policy** but where no premises are so stated the address of premises shall be as stated in the Policy Schedule.

Products

Means any commodity or article (including containers labelling instructions or advice provided in connection therewith) manufactured sold supplied repaired serviced tested financed constructed installed or processed by or on behalf of the **Insured** from or within the **Geographical Limits** in connection with the **Business**.

Schedule

Means most current **Schedule** issued to you by the **Insurers**.

Valuables

Means deeds bonds bills of exchange promissory notes stamp collections jewellery watches furs and fur skins precious stones and articles comprising of them.

General Exclusions to this Policy

1 GENERAL

The following Exclusions apply to all Sections of your **Policy** except Section 8 - Employers' Liability.

This **Policy** does not cover any loss destruction damage consequential loss or liability directly or indirectly caused by or contributed to by or arising from

(a) **Radioactive Contamination**

- (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (ii) the radioactive toxic explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
- (iii) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

(b) **Pressure Waves**

pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

(c) **Pollution**

as defined in the General Definitions and Interpretations other than **Pollution** resulting in **Damage** to property insured by this **Policy** or interruption of or interference with the **Business** not otherwise excluded caused by any of the following perils

Fire Explosion Aircraft Earthquake Riot Malicious **Damage** Storm or Flood Escape of Water Impact Sprinkler Leakage Theft or Subsidence all as defined in Section 1- Buildings and Contents of this **Policy**

2 WAR AND ACT OF TERRORISM

This **Policy** does not cover any claim hereunder of whatsoever nature directly or indirectly occasioned by or happening through or in consequence of

- (a) war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution military or usurped power martial law confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority **Act of Terrorism** or any action taken in controlling preventing suppressing or in any way relating to any of the above
- (b) riot civil commotion and (except in respect of **Damage** by fire or explosion) strikers locked out workers or persons taking part in labour disturbances or malicious persons in Northern Ireland other than in respect of the insurance provided by Section 8 - Employers Liability Section 9 - Public Liability and Section 10 - Products Liability

In any action suit or other proceedings where the **Insurers** allege that by reason of **Policy** Definition **Act of Terrorism** any claim hereunder is not covered by this **Policy** the burden of proving that such claim hereunder is covered shall be upon you

This Exclusion shall apply to all Sections of this **Policy** other than Section 8 - Employers Liability to the extent that it is necessary to comply with the minimum requirements of the law in the United Kingdom of Great Britain and Northern Ireland including the Channel Islands and the Isle of Man relating to compulsory insurance of liability to employees and provided that the maximum Limit of Indemnity for any one claim or series of claims arising from one source or original cause shall not exceed £5,000,000

3 DATE RECOGNITION FAILURE

This **Policy** does not cover

(1) **Damage**

(2) interruption of or interference with the **Business**

(3) legal liability other than Employers' Liability

(4) **Costs and Expenses** other than in connection with Employers' Liability

(5) Legal Expenses

directly or indirectly caused by or consisting of or arising from the failure of any computer data processing equipment or media micro chip integrated circuit or similar device or any computer software whether the property of the **Insured** or not

(a) correctly to recognise any date as its true calendar date

(b) correctly to capture save retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date

(c) correctly to capture save retain or process any data as a result of the operation of any command which causes the loss of data or the inability correctly to capture save retain or process such data

Provided that (1) and (2) shall not apply to

(i) subsequent **Damage** or

(ii) subsequent interruption of or interference with the **Business**

not otherwise excluded which results from any of the following perils

Fire Explosion Aircraft Earthquake Riot Malicious **Damage** Storm or Flood Escape of Water Impact Sprinkler Leakage Theft or Subsidence all as defined in Section 1- Buildings and Contents of this **Policy**

General Exclusions to this Policy

4 ELECTRONIC DATA

This Exclusion applies to all Sections of this **Policy** other than Section 8 Employers Liability Section 9 Public Liability and Section 10 Products Liability

This **Policy** does not cover loss destruction damage or consequential loss directly or indirectly occasioned by or happening through or in consequence of Computer Virus(es) or from erasure or corruption or alteration of Electronic Data

Computer Virus means a corrupting instruction that propagates itself via a computer system or network

Electronic Data means facts concepts and information converted to a form useable for communications interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment

Provided that this Exclusion shall not apply to **Damage** or interruption of or interference with the **Business** not otherwise excluded which results from any of the following perils

Fire Explosion Aircraft Earthquake Riot Storm or Flood Escape of Water Impact or Sprinkler Leakage all as defined in Section 1 - Buildings and Contents and stated as insured in the **Schedule** applicable to that Section

General Conditions to this Policy

The following Conditions apply to all Sections of your **Policy** and you must comply with them or your **Policy** may not be in force

If you need to notify **Insurers** of a claim or of any circumstances or incident which may cause a claim you should contact your professional intermediary or alternatively your appropriate Insurer through

OIM Underwriting Ltd
117 Fenchurch Street
London EC3M 5DY
Tel 0845 017 1033

1 PROCEDURE FOR NOTIFYING CLAIMS

If any event happens which may give rise to a claim being made under this **Policy** you must

- (a) notify the **Insurers** as soon as possible and give full details of the occurrence
- (b) inform the police immediately of any malicious damage or of the theft or loss of any property or **Money**
- (c) forward to the **Insurers** immediately on receipt and without answering it any letter claim writ summons or process
- (d) send to the **Insurers** at your own expense a written claim together with such detailed particulars and proofs certificates or other documents as may reasonably be required by the **Insurers** and send also details of any other insurance covering the loss destruction damage **Injury** or liability for which you are claiming indemnity under this **Policy** within
 - (i) seven days of **Damage** caused by riot civil commotion strikes labour disturbances or malicious persons
 - (ii) 30 days of the expiry of the Indemnity Period in the event of a claim under the **Business** Interruption Section of this **Policy**
 - (iii) 30 days of **Damage** by any other cause or **Injury** insured by this **Policy**
- (e) take all reasonable steps to diminish or avoid the **Damage** and to minimise any interruption of or interference with the **Business**
- (f) not negotiate with nor make any admission of liability nor offer payment or promise to any party without the **Insurers'** written consent

General Conditions to this Policy

2 FRAUD

All benefit under this **Policy** will be forfeited if any claim made is in any respect fraudulent or if any fraudulent means are used by you or anyone else acting on your behalf to obtain any benefit under this **Policy**

3 SUBROGATION

In the event of any claim under this **Policy** you shall at the **Insurers'** request and expense take and permit to be taken all necessary steps for enforcing rights against any other party in your name before or after any payment is made by the **Insurers**

4 THE INSURERS' RIGHTS

If any event happens which may give rise to a claim under this **Policy** the **Insurers** will be entitled to

- (a) enter the building where **Damage** has occurred and to take and keep possession of damaged property insured herein and to deal with the salvage in a reasonable manner and this Condition shall be proof of your consent for such purpose - no property may be abandoned to the **Insurers**
- (b) exercise sole conduct and control over the defence or settlement of any claim made upon you or any other person covered by this **Policy** by any other party
- (c) prosecute in your name or the name of any other person covered by this **Policy** but for the **Insurers'** benefit any claim for damages or indemnity

5 OTHER INSURANCE

If at the time of any **Injury** or **Damage** there be any other insurance

- (a) covering the whole or part of such **Injury** or **Damage** whether effected by the **Insured** or not then the **Insurers** shall not be liable to pay or contribute more than their rateable proportion of the total payment made for such **Injury** or **Damage**
- (b) on any of the property insured herein either alone or together with any other property which shall be subject to any condition of average or is limited in respect of the value of any article or the total amount is divided in respect of said property then this **Policy** may at the option of the **Insurers** be held to contain the same condition of average limit of value and division of amount pro rata
- (c) which more specifically insures property insured herein this **Policy** will not apply except in respect of any amount over and above that recoverable under such more specific insurance

This Condition does not apply to any personal accident benefit provided under this **Policy** in respect of death or injury to any insured person

6 EFFECT OF CLAIMS ON SUMS INSURED

Except where otherwise provided for under any Section of this **Policy**

- (a) the Sums **Insured** in this **Policy** will be reduced until expiry of the **Period of Insurance** by the amount of any loss destruction damage interruption or interference with your **Business**
- (b) if any Sum **Insured** is subject to an Underinsurance Condition and further claims arise before expiry of the **Period of Insurance** the application of such Underinsurance Condition may have the effect of increasing the proportion of the loss which you will have to bear
- (c) on request and if not otherwise provided for under any Section of this **Policy** following a claim the **Insurers** will consider reinstating the original Sums **Insured** subject to any additional premium revised terms and further precautions that may be necessary

7 RECOVERY OF LOST OR STOLEN PROPERTY

If any lost or stolen property which is the subject of a claim under this **Policy** is recovered you must inform the **Insurers** as soon as reasonably possible by recorded delivery letter

If the property is recovered before the payment of the claim for loss of that property you must reclaim such property and the **Insurers** will then indemnify you under the terms of this **Policy** for any damage sustained to such property

If the property is recovered after payment of the claim for loss of that property the property will then belong to the **Insurers** but you will have the option of retaining the property and refunding to the **Insurers** any claim payment the **Insurers** have made for the property subject to any appropriate adjustment for damage to the property

8 ARBITRATION

If the **Insurers** accept liability for a claim under this **Policy** but there is a dispute in respect of the amount to be paid the dispute will be referred to an arbitrator appointed in accordance with the relevant law in force at the time

In these circumstances the arbitrator's award must be made before there is any right of action against the **Insurers**

General Conditions to this Policy

9 COMPLIANCE WITH TERMS

The **Insurers'** liability to make any payment under this **Policy** is conditional on

- (a) the compliance with this **Policy's** terms and conditions by you or any person claiming indemnity or benefit under this **Policy**
- (b) the truth accuracy and completeness of all information supplied to the **Insurers** in connection with this insurance

10 PRECAUTIONS

You must

- (a) take all reasonable precautions to safeguard any property insured by this **Policy** against **Damage** and to prevent **Injury** or loss or destruction of or damage to other property
- (b) exercise reasonable care in the selection and supervision of your **Employees**
- (c) take all reasonable steps to comply with all statutory and other obligations and regulations imposed by any authority
- (d) maintain the **Premises** and all other property insured in a sound condition

11 WORKMEN AND ALTERATION TO THE PREMISES OR BUSINESS

Workmen and tradesmen are allowed in or about the **Premises** for maintenance purposes and for undertaking minor repairs and alterations without affecting this insurance but the **Insurers** have insured you on the basis of information supplied and cover under this **Policy** will cease if

- (a) there are changes to the **Premises** or the building in which it is located or to your **Business** which may increase the risk of loss destruction damage liability accident or **Injury**
- (b) there are changes in the occupancy or use of the **Premises**
- (c) your interest in the **Premises** or your **Business** ceases
- (d) your **Business** is wound up or carried on by a liquidator or receiver or permanently discontinued

unless you have notified the **Insurers** within a reasonable time and the **Insurers** have agreed to such changes in writing

12 PREMIUM ADJUSTMENT

If any part of the premium is calculated on estimates you shall

keep an accurate record containing all relevant particulars and shall at any time allow the **Insurers** to inspect such record

You shall within one month after the expiry of each **Period of Insurance** supply particulars and information as the **Insurers** may require and the premium for such period shall be adjusted subject to any minimum premium

13 INSTALMENTS

If the premium for this **Policy** is payable by instalments it is a condition precedent to the **Insurers'** liability that each instalment shall be paid when due otherwise all benefit under this **Policy** shall be forfeited from the date when such instalment was due

14 CANCELLATION

The **Insurers** may cancel this **Policy** by sending seven days' notice by recorded delivery letter to you at your last known address and making a proportionate return of premium for any unexpired **Period of Insurance** for which you have paid

Where a claim has been made during the current **Period of Insurance** the full annual premium will still be payable despite cancellation of cover and **Insurers** reserve the right to deduct this from any claim payment

15 TAX

In addition to the premium you will pay to the **Insurers** any tax due on the premium which the **Insurers** are required to collect will be incorporated in accordance with current legislation

16 DATA PROTECTION ACT 1998

It is agreed by the **Insured** that any information provided to the Insurer regarding the **Insured** for the purpose of accepting insurance and handling any claims may if necessary be divulged to third parties provided that it will be processed by the Insurer in compliance with the provisions of the Data Protection Act 1998

17 CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

A person or company who was not party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this Condition does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act

Act 1998

Section 1 - BUILDINGS AND CONTENTS

INSURING CLAUSE

If any **Property** suffers **Damage**

- 1 by any Peril shown in the **Schedule** applicable to this Section
- 2 during the **Period of Insurance**

the **Insurers** will pay to you an amount calculated in accordance with the Basis of Payment or at their option will reinstate or replace your Property or any part of it which is lost destroyed or damaged

DEFINITIONS TO THE BUILDINGS AND CONTENTS SECTION

NB For the purpose of determining where necessary the definition within which any property is insured the **Insurers** agree to accept the designation under which such property has been entered in your books

Property

means Item(s) of property described in the **Schedule** applicable to this Section including those defined below

Perils

means perils shown in the **Schedule** applicable to this Section

Specific Perils

means Perils defined below and stated in the **Schedule** applicable to this Section except Accidental Loss

PROPERTY DEFINITIONS

Buildings

means buildings which you use for your **Business** at the **Premises** stated in the **Schedule** applicable to this Section and includes at the same address

- 1 landlords' fixtures and fittings
- 2 outbuildings extensions annexes and gangways
- 3 walls gates and fences
- 4 yards and car parks
- 5 telephone gas water and electric installations piping ducting cables wires and associated control gear and accessories extending to the public mains which you are responsible to repair or reinstate

Rent

means rent of the buildings but excluding any element of charge for utilities

Contents

means machinery plant fixtures fittings utensils and all other contents relating to your **Business** at the **Premises** stated in the **Schedule** applicable to this Section whether belonging to you or held in your care and for which you are responsible and includes at the same address

- 1 tenants' improvements alterations and decorations
- 2 contents in outbuildings extensions annexes and gangways
- 3 contents in open yards to the extent that cover by this Section provides
- 4 **Money** for an amount not exceeding 5% of the Sum Insured for Contents stated in the **Schedule** applicable to this Section or £500 whichever is the lesser

- 5 documents manuscripts and business books but only for the value of the materials as stationery and the cost of clerical labour expended in writing up
excluding
 - (a) any expense in connection with producing information to be recorded in them
 - (b) the value to you of the information contained in them
- 6 computer systems records
 - (a) only for the value of the materials and the cost of clerical labour and computer time expended in reproducing such records
 - (b) limited to £5,000 during any one **Period of Insurance**
excluding
 - (i) any expense in connection with producing information to be recorded in them
 - (ii) the value to you of the information contained in them
- 7 patterns models moulds plans and designs
- 8 in so far as they are not insured elsewhere your **Employees'** directors' visitors' and guests' pedal cycles and personal effects (except motor vehicles) for an amount not exceeding £250 for any one pedal cycle and £500 for all other personal effects of any one **Employee** director visitor or guest

Contents excludes

- 1 landlords' fixtures and fittings
- 2 Stock
- 3 any property excluded by Exclusion (15) or under the definition of Theft to this Section
- 4 Computers
- 5 Electronic Office Equipment

Stock

means stock and materials in trade whether belonging to you or held in your care and for which you are responsible in connection with your **Business** at the **Premises**

excluding property otherwise insured by this Section

Computers

means all computer equipment used for the storage and communication of electronically processed data

Electronic Office Equipment

means all photocopiers fax machines portable telephones video recorders and video cameras and associated equipment all belonging to the **Insured** or held by the **Insured** in trust for which the **Insured** is responsible

Section 1 - BUILDINGS AND CONTENTS

PERILS DEFINITIONS

Fire

means

- 1 fire
 - excluding loss or destruction of or damage to property caused by
 - (a) explosion resulting from fire
 - (b) earthquake
 - (c) any property's
 - (i) own spontaneous fermentation or heating or
 - (ii) undergoing any heating process or any process involving the application of heat
- 2 lightning
- 3 explosion
 - (a) of boilers
 - (b) of gas
 used for domestic purposes only
 excluding **Damage** caused by earthquake

Explosion

means for the purposes of this Section explosion

excluding **Damage** by

- (1) fire resulting from explosion
- (2) explosion
 - (a) of boilers
 - (b) of gas
 used for domestic purposes only

Aircraft

means aircraft or other aerial devices or articles dropped from them

excluding **Damage** by fire

Earthquake

means earthquake

Riot

means riot civil commotion strikers locked out workers or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation

excluding **Damage**

- 1 arising from cessation of work
- 2 by fire caused by strikers locked out workers persons taking part in labour disturbances or malicious persons
- 3 occasioned by or happening through confiscation or destruction or requisition by order of the government or any public authority

Malicious Damage

means **Damage** caused by malicious persons

excluding **Damage**

- 1 arising from cessation of work
- 2 by fire
- 3 by theft
- 4 caused by persons acting on behalf of or in connection with any political organisation

Storm or Flood

means storm or flood

excluding **Damage** by lightning frost subsidence ground heave or landslip

Escape of Water

means escape of water from any tank apparatus or pipe

excluding **Damage** by water from any automatic sprinkler installation

Impact

means impact by any road vehicle or animal

Sprinkler Leakage

means accidental escape of water from any automatic sprinkler installation at the **Premises**

excluding **Damage** caused by

- 1 freezing while the **Premises** are (in so far as they are in your ownership or tenancy) empty or not in use
- 2 explosion earthquake or heat caused by fire

Subsidence

means subsidence or ground heave of any part of the site on which the **Premises** stands or landslip

excluding **Damage**

- 1 to yards car parks roads pavements walls gates or fences unless also affecting buildings insured by this Section
- 2 caused by or consisting of
 - (a) settlement or movement of made up ground
 - (b) coastal or river erosion
 - (c) defective design or workmanship or the use of defective materials
 - (d) fire explosion earthquake or the escape of water from any tank apparatus or pipe
- 3 which originated prior to the inception of this cover
- 4 resulting from
 - (a) demolition construction structural alterations or repair of any property at the **Premises**
 - (b) groundworks or excavation at the **Premises**

Theft

means theft of Property (including loss or destruction of or damage to your Buildings or Contents caused in the course of theft or attempted theft) while the Property is within any building (or part thereof) occupied by **You** at the **Premises**

excluding

- 1 theft which does not involve
 - (a) entry to or exit from the building or attempt thereof by forcible and violent means
 - (b) hold up accompanied by violence or threat of violence at the **Premises**
- 2 **Damage** caused by any person lawfully on the **Premises**
- 3 loss or destruction of or damage to
 - (a) property in any open space or in any outbuilding not communicating with the main building at the **Premises**
 - (b) **Money** manuscripts plans patterns models moulds designs coin or token operated gaming amusement or

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vending machines or the contents of any of them or documents of title unless specifically stated as insured in the **Schedule** applicable to this Section

- (c) any cash register when the **Premises** are closed for business unless the drawer has been left open

Accidental Loss

means accidental loss destruction or damage excluding **Damage**

- 1 by any Peril Defined herein other than Accidental Loss
- 2 which would not be insured as a consequence of any of the exclusions to the Defined Perils herein

BASIS OF PAYMENT

Insurers' liability under this Section will not exceed

- 1 the Sum Insured for each Item
 - 2 in total the Total Sum Insured
- in the **Schedule** applicable to this Section

UNDERINSURANCE CONDITION

If at the time of **Damage** the value of the Property or the total value of all Property for which one Sum Insured is stated in the **Schedule** applicable to this Section exceeds that Sum Insured you will be your own insurer for the difference and will bear a rateable share of the loss accordingly

EXCLUSIONS TO THE BUILDINGS AND CONTENTS SECTION

This Section does not cover

1 Deductible

the amount stated as the **Deductible** for each Peril shown in the **Schedule** applicable to this Section

2 Inbuilt defect wear tear and defective workmanship

Damage to property caused by or consisting of

- (a) inbuilt or latent defect gradual deterioration wear and tear its own faulty or defective design or materials
- (b) faulty or defective workmanship operational error or omission on your part or that of any of your **Employees**

but subsequent **Damage** which itself results from a cause not excluded elsewhere in this Section or **Policy** is covered under this Section

3 Frost

Damage caused by or consisting of frost

but subsequent **Damage** which itself results from a cause not excluded elsewhere in this Section or **Policy** is covered under this Section

4 Corrosion or change in temperature

Damage caused by or consisting of

- (a) corrosion rust wet or dry rot shrinkage evaporation contamination loss of weight dampness dryness marring scratching denting vermin or insects
- (b) change in temperature colour flavour texture or finish but the following is covered under this Section
 - (i) such **Damage** not excluded elsewhere in this Section or **Policy** which itself results from any Specific Peril or from any other accidental cause

- (ii) subsequent **Damage** which itself results from a cause not excluded elsewhere in this Section or **Policy**

5 Joint leakage or breakdown

Damage consisting of

- (a) joint leakage or failure of welds cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam or feed piping connected to them
- (b) mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which breakdown or derangement originates but the following is covered under this Section
 - (i) such **Damage** not excluded elsewhere in this Section or **Policy** which itself results from any Specific Peril
 - (ii) subsequent **Damage** which itself results from a cause not excluded elsewhere in this Section or **Policy**

6 Subsidence ground heave or landslip

Damage caused by or consisting of subsidence ground heave or landslip unless resulting from Fire Explosion Earthquake or Escape of Water except in so far as Subsidence may be insured by this Section

7 Change in the water table level

Damage attributable to change in the water table level

8 Settlement of new structures

Damage caused by or consisting of normal settlement or bedding down of new structures

9 Theft fraud or dishonesty

Damage caused by or consisting of theft or attempted theft where any person in your employment or service or any member of your family are concerned as principal or accessory

10 Collapse of buildings

Damage to a building or structure caused by its own collapse or cracking unless resulting from a Specific Peril

11 Property in the open

Damage to moveable property in the open fences or gates caused by theft wind rain hail sleet snow flood or dust

12 Processing

Damage to any property (other than by Fire or Explosion) resulting from its undergoing any process of production packing treatment testing commissioning servicing cleaning dyeing or repair

13 Empty Buildings

Damage in respect of any Buildings which are empty or not in use caused

- (a) by freezing
- (b) by escape of water from any tank apparatus or pipe
- (c) by malicious persons (other than by Fire or Explosion)
- (d) in the course of Theft or attempted Theft

14 Riot or civil commotion

caused by riot or civil commotion except in so far as Riot is insured by this Section

15 Excluded Property

- (a) unless **Damage** is caused by a Specific Peril
 - (i) valuables precious stones precious metals bullion

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- curiosities works of art or rare books
- (ii) property in transit
- (iii) glass china earthenware marble or other fragile or brittle objects
- (iv) **Money** bonds credit cards or securities of any description
- (b) unless specifically stated as insured in the **Schedule** applicable to this Section
 - (i) vehicles licensed for road use (and accessories on them) caravans trailers railway stock watercraft or aircraft
 - (ii) property or structures in course of construction or erection and materials or supplies in connection with all such property in course of construction or erection
 - (iii) land roads pavements piers jetties bridges culverts or excavations
 - (iv) livestock growing crops or trees

16 Machinery requiring statutory inspection

Damage caused by explosion of and originating in any vessel machinery or apparatus or its contents belonging to you or under your control which is required to be inspected to comply with any regulations or statutory provisions unless such vessel machinery or apparatus is the subject of a policy or other contract providing the required inspection service

17 Steam pressure apparatus

Damage caused by or consisting of the bursting of a boiler (not being a boiler used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to you or under your control

but subsequent **Damage** which itself results from a cause not excluded elsewhere in this Section or **Policy** is covered under this Section

18 Self ignition of electrical apparatus

to any electrical apparatus or wiring caused by its own self ignition

but this Exclusion shall only apply to that part of the electrical apparatus or wiring in which the self ignition occurs

19 Property insured by other insurance

any property which at the time of **Damage** is insured by a more specific insurance

SPECIAL CONDITIONS TO THE BUILDINGS AND CONTENTS SECTION

1 Reinstatement Basis of Payment

This Condition applies only when Reinstatement Basis of Payment (R) is stated against any Item in the **Schedule** applicable to this Section

Subject to the undernoted provisions the basis upon which the amount payable in respect of any Item to which this Condition applies (other than motor vehicles and their accessories **Employees'** directors' visitors' and guests pedal cycles and personal effects) is to be calculated shall be the reinstatement of the property lost destroyed or damaged For this purpose reinstatement means

- (a) the rebuilding or replacement of property lost or destroyed which provided the liability of the **Insurers** is not increased may be carried out
 - (i) in any manner suitable to your requirements
 - (ii) upon another site
- (b) the repair or restoration of property damaged in either case to a condition equivalent to or substantially the same as but not better or more extensive than its conditions when new

Provided that

- (i) The liability of the **Insurers** for the repair or restoration of property damaged in part only shall not exceed the amount which would have been payable had such property been wholly destroyed
- (ii) If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the property insured by any Item subject to this Condition exceeds its Sum Insured at the commencement of any **Damage** the liability of the **Insurers** shall not exceed that proportion of the amount of the **Damage** which the said Sum Insured shall bear to the sum representing the whole of such property at that time
- (iii) No payment beyond the amount which would have been payable in the absence of this Condition shall be made
 - (A) unless reinstatement commences and proceeds without unreasonable delay
 - (B) until the cost of reinstatement shall have been actually incurred
 - (C) if the property insured by any Item at the time of its **Damage** shall be insured by any other insurance effected by or on your behalf which is not upon the same basis of reinstatement

2 Day One Value Basis

This Condition applies only when Day One Value Basis (DOVB) is stated against any Item in the **Schedule** applicable to this Section

- (a) The **Insured** having stated in writing the Declared Value incorporated in each Item to which this Condition applies the premium has been calculated accordingly Declared Value means your assessment of the cost of reinstatement of the property insured by any Item arrived at in accordance with paragraph (a) of Special Condition (1) at the level of costs applying at the inception of the **Period of Insurance** (ignoring inflationary factors which may operate subsequently) together with in so far as the insurance by the Item provides due allowance for
 - (i) the additional cost of reinstatement to comply with Public Authority requirements
 - (ii) professional fees
 - (iii) debris removal costs
- (b) At the inception of each **Period of Insurance** the **Insured** shall notify the **Insurers** of the Declared Value of the property insured by each of the said Item(s) In the absence of such declaration the Declared Value for

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the previous **Period of Insurance** shall be increased by a percentage determined by the **Insurers** and the resultant figure shall be taken as the Declared Value for the ensuing **Period of Insurance**

- (c) Proviso (ii) of Special Condition (1) is amended to read
- If at the time of **Damage** the Declared Value of the property insured by such Item be less than the cost of reinstatement (as defined above) at the inception of the **Period of Insurance** then the **Insurers** liability for any **Damage** shall not exceed that proportion thereof which the Declared Value bears to the cost of reinstatement

3 Stock Declaration

This Condition applies only when Stock Declaration Condition (SDC) is stated against any Item in the **Schedule** applicable to this Section

The insurance on Stock is subject to the following

- (a) The premium is provisional being 75% of the estimated premium and shall on the expiry of each **Period of Insurance** be adjusted as hereinafter provided
- (b) The value of the Stock on the last day of each calendar month shall be declared by you within 30 days thereafter and if a declaration be not so given you shall be deemed to have declared the Sum Insured as the value
- (c) On the expiry of each **Period of Insurance** the actual premium shall be calculated at the rate applicable on the total of the amounts declared divided by the number of declarations
- If the actual premium be greater than the provisional premium you shall pay the difference
- If it be less the difference shall be paid to you but such payment shall not exceed 1/3rd of the first or annual premiums respectively
- (d) In consideration of the Sum Insured not being reduced by the amount of any loss you shall pay the appropriate additional premium on the amount of the loss from the date thereof to the expiry of the **Period of Insurance**

4 Index Linking

This Condition only applies when Index Linking (IL) is stated against any Item in the **Schedule** applicable to this Section

The Sum Insured (and the Declared Value where appropriate) on any Item will be increased by a percentage determined by the **Insurers** and such revised Sum Insured (and Declared Value) in the absence of advice from you to the contrary will be deemed to apply for the ensuing **Period of Insurance**

5 Rent

Any insurance of Rent applies only if the Buildings or any part thereof is unfit for occupation in consequence of its **Damage** and then the amount payable shall not exceed such proportion of the Sum Insured on Rent as the period necessary for reinstatement bears to the term of Rent insured

6 Subrogation Waiver

In the event of a claim arising under this Section the **Insurers** agree to waive any rights remedies or relief to which they may become entitled by subrogation against any company

- (a) in the relation of holding company or subsidiary to you
- (b) which is a subsidiary of a parent company of which you

are yourself a subsidiary

in each case within the meaning of the relevant companies' legislation current at the time of the **Damage**

7 Non Invalidation

The insurance by this Section will not be made invalid by any act omission or alteration which unknown to you or beyond your control increases the risk of **Damage** provided that you

- (a) notify the **Insurers** immediately you become aware of such act omission or alteration and
- (b) pay any additional premium that the **Insurers** may require

8 Automatic Reinstatement of Sum Insured

In the absence of written notice by the **Insured** or the **Insurers** to the contrary within 30 days of the occurrence of any **Damage** the Sums Insured by this Section shall not be reduced by the amount of any loss and the **Insured** shall pay the appropriate premium for such automatic reinstatement of cover provided that

- (a) the **Insured** shall carry out any reasonable recommendations put forward by the **Insurers** to prevent further loss
- (b) in respect of **Damage** by Theft (if insured) the automatic reinstatement shall apply on the first occasion only in each **Period of Insurance**

IN ADDITION THE INSURERS WILL PROVIDE COVER UNDER THIS SECTION AS FOLLOWS

Professional Fees

The cover under this Section for Buildings and Contents includes necessary architects' surveyors' consulting engineers' legal and other fees you incur in reinstating your Property following its **Damage** as insured by this Section but not for preparing any claim

Provided that the **Insurers'** liability for **Damage** and professional fees will not exceed in total the Sum Insured for each Item in the **Schedule** applicable to this Section

Debris Removal Costs

The insurance by each Item in the **Schedule** applicable to this Section includes necessary **costs and expenses** you incur with the **Insurers'** consent in

- 1 removing debris from
- 2 dismantling and/or demolishing
- 3 shoring up or propping

Provided that the **Insurers'** liability for **Damage** and debris removal costs will not exceed in total during any one **Period of Insurance** the Sum Insured stated for each Item in the **Schedule** applicable to this Section

Underground Services

- 1 Accidental loss or destruction of or damage not otherwise excluded to underground water gas oil drain or sewer pipes and underground electricity or telephone cables which extend from the **Premises** to the public mains and which you are responsible to repair or reinstate

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- 2 Costs and expenses** incurred in clearing and cleaning drains gutters sewers drain inspection covers and similar underground service areas for which you are responsible in consequence of any peril insured by this Section
- Provided that the liability of the **Insurers** hereunder shall not exceed £5000 in any one **Period of Insurance**

Public Authorities

The cover under this Section for Buildings and Contents extends to include additional costs of rebuilding or reinstatement of lost destroyed or damaged Property which you incur solely to comply with Building or other Regulations under or framed in pursuance of any Act of Parliament or with Bye Laws of any Public Authority excluding

- 1 any such costs where the Item is not subject to the Reinstatement Basis of Payment (Special Condition (1))
 - 2 the cost incurred in complying with any of the aforesaid Regulations or Bye Laws
 - (a) in respect of **Damage** occurring before this cover was granted
 - (b) in respect of **Damage** not insured by this Section
 - (c) under which notice was served upon you before the date of **Damage**
 - (d) in respect of undamaged Property or undamaged portions of Property forming any part of the Property sustaining **Damage** except for undamaged foundations (unless foundations are specifically excluded from cover by **Endorsement** to this **Policy**)
 - 3 the additional cost exceeding that which would have been required to make good property which sustained **Damage** to a condition equal to its condition when new had it not been necessary to comply with any one of the above Regulations or Bye Laws
 - 4 the amount of any charge or assessment arising out of capital appreciation which may be payable in respect of the Property or by its owner in order to comply with any of the above Regulations or Bye Laws
- Provided that
- (a) the work of reinstatement must be commenced and carried out without unreasonable delay and in any case must be completed within 12 months after the date of the **Damage** or within such further time as the **Insurers** may allow (during the said 12 months) and may be carried out upon another site (if Regulations or Bye Laws so require) subject to the **Insurers'** liability not being increased by this additional cover
 - (b) if apart from this additional cover the **Insurers'** liability for Property is reduced by the application of any terms and conditions of this **Policy** then the **Insurers'** liability in respect of any such costs will be reduced in like proportion
 - (c) the total amount payable for Property will not exceed the Sum Insured for it stated in the **Schedule** applicable to this Section

Temporary Removal

Property whilst temporarily removed for cleaning renovation repair or similar purposes to premises you do not occupy and whilst in transit to and from such premises excluding

- 1 property lost destroyed or damaged by theft whilst in transit
- 2 losses occurring outside the **Geographical Limits**
- 3 motor vehicles licensed for road use and not at the **Premises**
- 4 any Property comprising Stock

The amount payable for Property will not exceed the lesser of

- (a) the amount which would have been payable had the loss occurred in that part of the **Premises** from which the Property is temporarily removed or
- (b) 10% of the Sum Insured for the relevant Property

Temporary Removal of Documents

The cover under this Section for Contents extends to include deeds and other documents (and stamps affixed to them) manuscripts plans designs and business books (written and printed) for an amount not exceeding 10% of the Sum Insured for Contents stated in the **Schedule** applicable to this Section whilst temporarily removed to any premises you do not occupy and whilst in transit to and from such premises excluding

- (1) computer systems records
- (2) property lost destroyed or damaged by theft whilst in transit
- (3) losses occurring outside the **Geographical Limits**

Temporary Removal of Computer Systems Records

The cover under this Section for Contents extends to include computer systems records whilst temporarily removed to any premises you do not occupy and whilst in transit to and from such premises for an amount not exceeding £500 for any one claim excluding

- 1 property lost destroyed or damaged by theft whilst in transit
- 2 losses occurring outside the **Geographical Limits**

Capital Additions

The cover under this Section includes

- 1 any newly erected or acquired Buildings and Contents
- 2 alterations additions and improvements to Buildings and Contents (but not for any appreciation in value) anywhere within the **Geographical Limits**

Provided that

- (a) at any one location this cover does not exceed 10% of the total of the Sums Insured on Buildings and Contents shown in the **Schedule** applicable to this Section or £100,000 whichever is less
- (b) you undertake to give particulars when this cover is required as soon as practicable and in any event at intervals of not more than six months and undertake to pay such additional premium as the **Insurers** will require for insurance dating back to the date when the **Insurers'** liability began

Section 1 - BUILDINGS AND CONTENTS

Contracting Purchasers

If at the time of loss or destruction of or damage to Property you have contracted to sell your interest in any Buildings covered by this Section and the purchase is not completed but will be completed at a later date the purchaser will on completion of the purchase (in so far as the Property is not insured elsewhere against such **Damage** by or on his behalf) be entitled to benefit under this Section until completion of the purchase without affecting your rights and liabilities under this Section or those of the **Insurers**

Contract Price

If following loss or destruction of or damage to Stock which is

- 1 sold but not delivered and
 - 2 subject to a sale contract
your sale is cancelled
 - (a) entirely or
 - (b) only to the extent of the **Damage**due to the sale contract conditions being applied the **Insurers'** liability will be based on the contract price
- For the purpose of this cover the value of all Stock to which this cover applies in the event of **Damage** will also be calculated on this basis

Replacement of Locks

The cost of replacement of locks following theft of keys to the **Premises**

- 1 following a hold up accompanied by violence or threat of violence whilst such keys are in your personal custody or that of any of your directors partners or authorised **Employees**
 - 2 involving entry to or exit from the **Premises** by forcible and violent means
 - 3 involving entry to or exit from your residence or that of any of your directors partners or authorised **Employees** by forcible and violent means
- Provided that the **Insurers** liability for this cover will not exceed £500 during any one **Period of Insurance**

Cost of Metered Water or Oil

This Section extends to include the cost or value of metered water or domestic heating oil lost following accidental damage to fixed water or heating installations at the **Premises** to a maximum of £500 in any one **Period of Insurance** excluding the cost or value of metered water or heating oil lost when the **Premises**

Section 2 - BUSINESS INTERRUPTION

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

If any building or other property used by you at the **Premises** for the purpose of your **Business**

- 1 suffers **Damage** caused by any Peril shown in the **Schedule** applicable to this Section during the **Period of Insurance** and
- 2 in consequence your **Business** as carried on by you at the **Premises** suffers **Business** Interruption as defined below the **Insurers** will indemnify you for

- (a) loss resulting in **Business** Interruption
- (b) reasonable charges payable by you to your professional accountants for producing any particulars or details or any other proof information or evidence that may be required by the **Insurers** under the terms of General Condition (1) of this **Policy** but not for preparing any claim

Provided that at the time of **Damage** giving rise to **Business** Interruption your interest in the property at the **Premises** is insured against such **Damage** and

- (i) payment has been made or liability admitted for it by the insurers of property or
- (ii) payment would have been made or liability admitted but for the operation of a deductible or other proviso excluding liability for losses below a specified amount

DEFINITIONS TO THE BUSINESS INTERRUPTION SECTION

NB For the purpose of these definitions any adjustment implemented in current cost accounting shall be disregarded

Business Interruption

means interruption of or interference with your **Business** as carried on by you at the **Premises** in consequence of **Damage** caused by any Peril shown in the **Schedule** applicable to this Section

Estimated Gross Profit

means amount declared by you to the **Insurers** as representing not less than the Gross Profit which it is anticipated will be earned by your **Business** during the financial year most nearly concurrent with the **Period of Insurance** (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds 12 months)

Estimated Gross Rentals

means amount declared by you to the **Insurers** as representing not less than the Gross Rentals which it is anticipated will be earned by your **Business** during the financial year most nearly concurrent with the **Period of Insurance** (or a proportionately increased multiple thereof where the Maximum Indemnity period exceeds 12 months)

Estimated Gross Revenue

means amount declared by you to the **Insurers** representing not less than the Gross Revenue which it is anticipated will be earned

by your **Business** during the financial year most nearly concurrent with the **Period of Insurance** (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds 12 months)

Gross Profit

means amount by which

- 1 the sum of the amount of the Turnover and the amounts of the closing stock and work in progress shall exceed
- 2 the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses

NB the amounts of the opening and closing stock and work in progress shall be arrived at in accordance with your normal accountancy methods due provision being made for depreciation

Gross Rentals

means money paid or payable to you for tenancies and other charges and for services rendered in the course of your **Business** at the **Premises**

Gross Revenue

means money paid or payable to you for work done and services rendered in the course of your **Business** at the **Premises**

Indemnity Period

means period beginning with the occurrence of the **Damage** and ending not later than the Maximum Indemnity Period (stated in the **Schedule** applicable to this Section) thereafter during which the results of the **Business** shall be affected in consequence thereof

Peril(s)

means any of the perils shown in the **Schedule** applicable to this Section and defined in the Buildings and Contents Section of this **Policy**

Turnover

means money paid or payable to you for goods sold and delivered and for work done and services rendered in the course of your **Business** at the **Premises**

Uninsured Working Expenses

means purchases less discounts received bad debts carriage packing and freight

NB the words and expressions used in this definition shall have the meaning usually attached to them in your books and accounts

Section 2 - BUSINESS INTERRUPTION

This Section applies only if stated as **INSURED** in the Policy Schedule

Annual Gross Rentals*

means Gross Rentals during the 12 months immediately before the date of the **Damage**

Annual Gross Revenue*

means Gross Revenue during the 12 months immediately before the date of the **Damage**

Annual Gross Turnover*

means Turnover during the 12 months immediately before the date of the **Damage**

Rate of Gross Profit*

means rate of Gross Profit earned on your Turnover during the financial year immediately before the date of the **Damage**

Standard Gross Rentals*

means Gross Rentals during that period in the 12 months immediately before the date of the **Damage** which corresponds with the Indemnity Period

Standard Gross Revenue*

means Gross Revenue during that period in the 12 months immediately before the date the **Damage** which corresponds with the Indemnity Period

Standard Turnover*

means Turnover during that period in the 12 months immediately before the date of the **Damage** which corresponds with the Indemnity Period

to which such adjustments shall be made as may be necessary to provide for the trend of your **Business and for variations in or other circumstances affecting your **Business** either before or after the **Damage** or which would have affected your **Business** had the **Damage** not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practical the results which but for the **Damage** would have been obtained during the relative period after the **Damage***

BASIS OF PAYMENT

1 Applicable to each Item on Gross Profit stated in the Schedule applicable to this Section

The insurance under each Item on Gross Profit is limited to loss of Gross Profit due to

- (a) reduction in Turnover and
- (b) Increase in Cost of Working

and the amount payable as indemnity thereunder shall be

- (i) in respect of reduction in Turnover the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall fall short of the Standard

Turnover in consequence of the **Damage**

- (ii) in respect of Increase in Cost of Working the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the **Damage** but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the Indemnity Period in respect of such of the charges and expenses of your **Business** payable out of Gross Profit as may cease or be reduced in consequence of the **Damage**

2 Applicable to each Item on Gross Revenue stated in the Schedule applicable to this Section

The insurance under each Item on Gross Revenue is limited to

- (a) loss of Gross Revenue and
- (b) Increase in Cost of Working

and the amount payable as indemnity thereunder shall be

- (i) in respect of loss of Gross Revenue the amount by which the Gross Revenue during the Indemnity Period shall fall short of the Standard Gross Revenue in consequence of the **Damage**

- (ii) in respect of Increase in Cost of Working the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the **Damage** but not exceeding the amount of reduction in Gross Revenue thereby avoided

less any sum saved during the Indemnity Period in respect of such of the charges and expenses of your **Business** payable out of Gross Revenue as may cease or be reduced in consequence of the **Damage**

3 Applicable to each Item on Gross Rentals stated in the Schedule applicable to this Section

The Insurance under each Item on Gross Rentals is limited to

- (a) loss of Gross Rentals and
- (b) Increase in Cost of Working

and the amount payable as indemnity thereunder shall be

- (i) in respect of loss of Gross Rentals the amount by which

Section 2 - BUSINESS INTERRUPTION

This Section applies only if stated as **INSURED** in the Policy Schedule

the Gross Rentals during the Indemnity Period shall fall short of the Standard Gross Rentals in consequence of the **Damage**

- (ii) in respect of Increase in Cost of Working the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the loss of Gross Rentals which but for that expenditure would have taken place during the Indemnity Period in consequence of the **Damage** but not exceeding the amount of the reduction in Gross Rentals thereby avoided

less any sum saved during the Indemnity Period in respect of such of the expenses and charges payable out of Gross Rentals as may cease or be reduced in consequence of the **Damage**

4 Applicable to each Item on Increased Cost of Working stated in the Schedule applicable to this Section

The insurance under each Item on Increased Cost of Working is limited to Increase in Cost of Working and the amount payable as indemnity thereunder shall be the additional expenditure necessarily and reasonably incurred by the Insured in consequence of **Damage** in order to prevent or minimise interruption of or interference with your **Business** during the Indemnity Period provided that the **Insurers** shall not be liable for more than 50% of the Sum Insured during the first 3 months of the Indemnity Period and the balance in equal proportions thereafter

PROVISIONAL PREMIUM BASIS CONDITION

This Condition applies only if Provisional Premium Basis (PPB) is stated in each Item for either Gross Profit Gross Revenue or Gross Rentals

- 1 The premium for this Item is provisional being 75% of the premium calculated for this Item at the commencement of the **Period of Insurance**
- 2 The balance of 25% of the premium calculated for this Item is payable within 6 months of the expiry of each **Period of Insurance** unless a declaration is received by the **Insurers** in accordance with (3) below
- 3 The premium will be adjusted on receipt by the **Insurers** of a declaration confirmed by your professional accountants of Gross Profit Gross Revenue or Gross Rentals earned during the financial year most nearly concurrent with the expired **Period of Insurance**
- 4 If any **Damage** has occurred giving rise to a claim under this Section for loss of Gross Profit Gross Revenue or Gross Rentals the declaration referred to in (3) above will be increased by the **Insurers** for the purpose of premium adjustment by the amount by which the Gross Profit Gross Revenue and Gross Rentals was reduced during the financial year solely in consequence of the **Damage**
- 5 If the declaration (adjusted as provided for in (3) above and proportionately increased where the Indemnity Period exceeds 12 months) is
 - (a) less than 75% of the Sum Insured stated for Gross Profit

Gross Revenue or Gross Rentals in the **Schedule** applicable to this Section for the relative **Period of Insurance** the **Insurers** will allow a pro rata return of premium not exceeding 33.3% of the provisional premium

- (b) more than 75% of the Sum Insured stated for Gross Profit Gross Revenue or Gross Rentals in the **Schedule** applicable to this Section for the relative **Period of Insurance** you will pay a pro rata additional premium not exceeding 33.3% of the provisional premium

- 6 The Declaration Linked Basis Condition under this Section will not apply where the Provisional Premium Basis Condition applies

DECLARATION LINKED BASIS CONDITION

This Condition applies only if Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals is stated in each Item for either Gross Profit Gross Revenue or Gross Rentals

- 1 The Basis of Payment will be as for Gross Profit Gross Revenue or Gross Rentals but the liability of the **Insurers** will in no case exceed 133.33% of the amount stated for Estimated Gross Profit Estimated Gross Revenue or Estimated Gross Rentals in the **Schedule** applicable to this Section

In the absence of written notice from the **Insurers** to the contrary the **Insurers'** liability under this Section will not be reduced by the amount of any loss and you will undertake to pay the appropriate additional premium for such automatic reinstatement of cover

- 2 The premium is provisional and is based on an Estimated Gross Profit Estimated Gross Revenue or Estimated Gross Rentals figure for the financial year most nearly concurrent with the **Period of Insurance** stated in this **Policy**

You must send to the **Insurers** not later than six months after the expiry of each **Period of Insurance** a declaration confirmed by your professional accountants of the Gross Profit Gross Revenue or Gross Rentals earned during the financial year most nearly concurrent with the expired **Period of Insurance**

- 3 If any **Damage** has occurred giving rise to a claim under this Section for loss of Gross Profit Gross Revenue or Gross Rentals the declaration of the Gross Profit Gross Revenue or Gross Rentals earned will be increased by the **Insurers** for the purpose of adjusting the premium by the amount by which the Gross Profit Gross Revenue or Gross Rentals was reduced during the financial year solely due to **Damage** giving rise to the claim

If the declaration (adjusted as provided above and proportionately increased where the Indemnity Period exceeds 12 months) is

- (a) less than the Estimated Gross Profit Estimated Gross Revenue or Estimated Gross Rentals for the related **Period of Insurance** the **Insurers** will allow a pro rata return of premium calculated under the terms of (2) above but not exceeding 50% of such Premium
- (b) more than the Estimated Gross Profit Estimated Gross Revenue or Estimated Gross Rentals for the **Period of**

Section 2 - BUSINESS INTERRUPTION

This Section applies only if stated as **INSURED** in the Policy Schedule

Insurance you will pay a pro rata addition to the premium calculated under the terms of (2) above

- 4 Before each renewal of this **Policy** you will send to the **Insurers** an Estimated Gross Profit Estimated Gross Revenue or Estimated Gross Rentals figure for the financial year most nearly concurrent with the **Period of Insurance** for which Premium is payable on renewal
- 5 The Provisional Premium Basis Condition under this Section will not apply where the Declaration Linked Basis Condition applies

UNDERINSURANCE CONDITION

If any Sum Insured in respect of Gross Profit Gross Revenue or Gross Rentals not being subject to the Declaration Linked Basis Condition as stated in the **Schedule** applicable to this Section is less than the Annual Gross Profit Annual Gross Revenue or Annual Gross Rental (or such multiple thereof that the Maximum Indemnity Period compares to 12 months if the Indemnity Period is longer) the amount payable for Gross Profit Gross Revenue or Gross Rentals will be proportionately reduced and you will be considered as your own insurer for the difference

EXCLUSIONS TO THE BUSINESS INTERRUPTION SECTION

This Section does not cover loss resulting from interruption of or interference with your **Business**

- 1 arising from deliberate falsification of any records used for your **Business**
- 2 due to any **Damage** excluded by Exclusions 2 14 to the Buildings & Contents Section of this **Policy** all of which are incorporated into and must be read as applying to this Section
- 3 due to any cost incurred in the cleaning repair replacement recall or checking of any property or in making any refund
- 4 arising directly or indirectly from
 - (a) erasure loss distortion or corruption of information on computer systems or other records programs or software caused deliberately by rioters strikers locked out workers persons taking part in labour disturbances or civil commotions or malicious persons
 - (b) other erasure loss distortion or corruption of information on computer systems or other records programs or software unless resulting from a Peril shown in the **Schedule** applicable to this Section in so far as it is not otherwise excluded
 - (c) accidental breakdown of computer or data processing equipment
- 5 caused by or consisting of the bursting of any vessel machine or apparatus (not being a boiler or economiser on the **Premises** or a boiler used for domestic purposes only) in which internal pressure is due to steam only and belonging to you or under your control but this will not exclude subsequent loss which itself results from a cause not excluded elsewhere in this Section or **Policy**

SPECIAL CONDITIONS TO THE BUSINESS INTERRUPTION SECTION

- 1 If any standing charges of your **Business** are not insured by this Section (having been deducted in arriving at the Gross Profit) then in computing the amount recoverable hereunder as Increase in Cost of Working that proportion only of any additional expenditure shall be brought into account which the Gross Profit bears to the sum of the Gross Profit and the uninsured standing charges
- 2 If during the Indemnity Period goods shall be sold or services rendered elsewhere than at the **Premises** for the benefit of your **Business** either by you or by others on your behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover Gross Revenue or Gross Rentals during the Indemnity Period
- 3 **You** will be entitled to receive interim payments as agreed between you and the **Insurers** in advance of final settlement of any claim agreed under this Section
- 4 If your **Business** is conducted in departments and the independent trading results of each can be traced the cover provided by this Section will apply separately to each department of your **Business** affected in consequence of **Damage** by an insured Peril
- 5 To the extent that you are accountable to the tax authorities for Value Added Tax all terms relating to this Section will be exclusive of such tax

OPTIONAL EXTENSIONS TO THE BUSINESS INTERRUPTION SECTION

The following Extensions are optional and apply only if shown in the **Schedule** applicable to this Section

1 Prevention of Access

Interruption of or interference with your **Business** in consequence of **Damage** as insured by this Section shall include loss resulting from **Damage** to property in the vicinity of the **Premises** which shall prevent or hinder the use of the **Premises** or access thereto whether the property of the Insured at the **Premises** shall be damaged or not

2 Public Supply Undertaking

Interruption of or interference with your **Business** in consequence of **Damage** as insured by this Section shall include loss resulting from **Damage** at any

- (a) generating station or sub station of the public electricity supply undertaking
- (b) land based premises of the public gas supply undertaking or of any natural gas producer linked directly therewith
- (c) water works or pumping stations of the public water supply undertaking

from which you obtain electricity gas or water all in the

Geographical Limits

Section 2 - BUSINESS INTERRUPTION

This Section applies only if stated as **INSURED** in the Policy Schedule

3 Property Stored

Interruption of or interference with your **Business** in consequence of **Damage** as insured by this Section shall include loss resulting from **Damage** to property of the Insured whilst stored at the **Premises** stated in the **Schedule** applicable to this Section

4 Suppliers or Customers

Interruption of or interference with your **Business** in consequence of **Damage** as insured by this Section shall include loss resulting from **Damage** at the premises of any supplier or customer stated in the **Schedule** applicable to this Section provided that the term suppliers or customers means those companies organisations or individuals with whom at the time of the **Damage** you had contracts or trading relationships to receive or supply goods or services

The liability of the **Insurers** in respect of

- 1 Optional Extensions (1) and (2) shall not exceed in respect of any one occurrence the Sum Insured for each Item stated in the **Schedule** applicable to this Section or £100,000 whichever is the lesser
- 2 Optional Extensions (3) and (4) shall not exceed in respect of any one occurrence
 - (a) the percentage of the total sum insured or
 - (b) the amount shown as the Limit of Liabilitystated in the **Schedule** applicable to this Section

Section 3 - BOOK DEBTS

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event of

- 1 your books of account or other books or records used for your **Business** at the **Premises** sustaining **Damage** caused by any Peril during the **Period of Insurance** and
 - 2 your being as a result unable to trace or establish the Outstanding Debit Balances in whole or in part due to you
- the **Insurers** will pay to you the amount lost resulting from such **Damage** limited to the loss sustained by you in respect of Outstanding Debit Balances directly caused by the **Damage** but not exceeding for any occurrence of **Damage**
- (a) the amount of the Outstanding Debit Balances which cannot be traced
 - (b) additional expenditure incurred with the **Insurers'** previous consent in tracing and establishing Outstanding Debit Balances after **Damage** has occurred
 - (c) reasonable charges payable by you to your professional accountants for producing the information required by the **Insurers** under General Condition (1) of this **Policy** and reporting that such particulars or details are in accordance with your books of account or other records used for your **Business**

DEFINITIONS TO THE BOOK DEBTS SECTION

Outstanding Debit Balances

means the total of outstanding Customers' Accounts last recorded by you in accordance with Special Condition (2) of this Section before **Damage** occurred and adjusted for

- 1 bad debts
- 2 amounts
 - (a) debited (or invoiced but not debited)
 - (b) credited (including credit notes and cash not passed through your books at the time of **Damage**) to Customers' Accounts in the period between the date to which the last record (kept by you in accordance with Special Condition (2) of this Section) relates and the date of **Damage**
- 3 any abnormal condition of trade which had or could have had a material effect on your **Business**

so that the adjusted figures will represent as nearly as reasonably practicable those which would have existed at the date of the **Damage** had the **Damage** not occurred

Customers' Accounts

means all the credit accounts of your **Business**

Peril

means any peril as insured by Section 1 Buildings and Contents and defined therein

BASIS OF PAYMENT

The **Insurers'** liability under this Section for any one claim or in total during any **Period of Insurance** will not exceed the Sum Insured stated in the **Schedule** applicable to this Section

UNDERINSURANCE CONDITION

If the Sum Insured stated in the **Schedule** applicable to this Section is less than the Outstanding Debit Balances at the time of **Damage** the amount payable will be proportionately reduced and you will be considered your own insurer for the difference

EXCLUSIONS TO THE BOOK DEBTS SECTION

This Section does not cover loss resulting from

- 1 any **Damage** excluded by Exclusions 2 14 to the Buildings and Contents Section of this **Policy** all of which are incorporated into and must be read as applying to this Section unless such loss is specifically insured under this Section
- 2 erasure or distortion of information on computer systems or other records
 - (a) due to the presence of magnetic flux
 - (b) whilst mounted in or on any machine or data processing apparatus unless caused by loss or destruction of or damage to the said machine or apparatus
 - (c) due to defects in such records
- 3 deliberate falsification of any records used for your **Business**
- 4 the deliberate act of any public supply undertaking to restrict or withhold electricity water or gas supply

SPECIAL CONDITIONS TO THE BOOK DEBTS SECTION

1 Fire resisting safes

If there are fire resisting safes or cabinets at the **Premises** your books or records used for your **Business** in which Customers' Accounts are shown must be kept in such safes or cabinets when not in use

2 Record of Outstanding Customers' Accounts

You must calculate the total of outstanding Customers' Accounts every month and keep a record of each month's total (including back up copies of computer data) in a place other than at the **Premises**

Section 4 - ALL RISKS ON SPECIFIED ITEMS

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

If any Specified Item is lost destroyed or damaged by any accidental cause

- 1 during the **Period of Insurance**
- 2 at the **Premises** or within the **Geographical Limits** stated in the **Schedule** applicable to this Section

the **Insurers** will indemnify you for such **Damage** by payment reinstatement replacement or repair at their option

DEFINITION TO THE ALL RISKS ON SPECIFIED ITEMS SECTION

Specified Item

means the property described and for which a Sum Insured is stated in the **Schedule** applicable to this Section

BASIS OF PAYMENT

The **Insurers'** liability under this Section will not exceed

- 1 the Sum Insured for each Item
- 2 in total the Total Sum Insured

stated in the **Schedule** applicable to this Section

UNDERINSURANCE CONDITION

Unless Special Condition (1) of this Section applies if at the time of **Damage** the value of one Specified Item or the total value of all Specified Items for which one Sum Insured is shown exceeds that Sum Insured you will be your own insurer for the difference and will bear a rateable share of the loss accordingly

EXCLUSIONS TO THE ALL RISKS ON SPECIFIED ITEMS SECTION

This Section does not cover

- 1 the amount stated in the **Schedule** applicable to this Section as the **Deductible**

- 2 **Damage** to

- (a) **Valuables** coins manuscripts rare books plans patterns models moulds designs or documents of title
- (b) tobacco goods wines spirits or livestock
- (c) **Money** or securities for **Money** gaming machines juke boxes vending or beverage machines
- (d) production machinery requiring statutory inspection
- (e) stock
- (f) mainframe computers or data processing equipment
- (g) glass

unless described as a Specified Item in the **Schedule** applicable to this Section

- 3 **Damage** caused by

- (a) mechanical or electrical breakdown or derangement or its own overrunning short circuiting or self heating
- (b) corrosion rust wet or dry rot shrinkage evaporation contamination loss of weight dampness marring scratching vermin or insects
- (c) depreciation

- (d) change in temperature colour flavour texture or finish
- (e) any process of cleaning dyeing repairing restoring alteration or adjusting
- (f) atmospheric or climatic conditions or action of light
- (g) inherent vice latent defect gradual deterioration wear and tear frost its own faulty or defective design workmanship or materials
- 4 any unexplained loss shortage or disappearance
- 5 loss or destruction of or damage to property contained in any unattended vehicle
- 6 any property which at the time of **Damage** is insured by a more specific insurance

SPECIAL CONDITIONS TO THE ALL RISKS ON SPECIFIED ITEMS SECTION

- 1 **Reinstatement Basis of Payment**

This Condition only applies when Reinstatement Basis of Payment is stated against any Item in the **Schedule** applicable to this Section

In the event of **Damage** to any Specified Item the basis upon which the amount payable under each of the said Items is to be calculated shall be the reinstatement of the property subject to **Damage**

For the purpose of this Section reinstatement shall mean

- (a) where the property is lost or destroyed its replacement by similar property to a condition equivalent to but not better or more extensive than its condition when new
- (b) where property is damaged the repair of the damage and the restoration of that portion of the property to a condition substantially the same as but not better or more extensive than its condition when new

Provided that

- (i) when any property is damaged or destroyed in part only the liability of the **Insurers** shall be limited to the sum representing the cost which the **Insurers** could have been called upon to pay for reinstatement if such property had been wholly destroyed
- (ii) if the cost of reinstating the whole of the property covered by an Item to which this Condition applies exceeds its Sum Insured at the commencement of **Damage** the amount payable by the **Insurers** will not exceed that proportion of the amount of such **Damage** which the said Sum Insured compares to the total cost of reinstating the whole of such property at that time

- 2 **Index Linking**

This Condition only applies when Index Linking is stated against any Item in the **Schedule** applicable to this Section

The Sum Insured on any Item will be increased by a percentage determined by the **Insurers** and such revised Sum Insured in the absence of advice from you to the contrary will be deemed to apply for the ensuing **Period of Insurance**

Section 5 - GLASS

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event of **Damage** to the property described in (1) herein during the **Period of Insurance** at the **Premises** the **Insurers** will

- 1 at their option reinstate your Glass Sanitaryware neon signs or light boxes or pay to you the cost of reinstatement
- 2 pay any reasonable temporary boarding up costs pending reinstatement
- 3 pay the cost of repairing or reinstating
 - (a) window frames or window contents
 - (b) alarm foil lettering painting silvering or other ornamental work forming part of and attached to Glass insured by this Section

DEFINITIONS TO THE GLASS SECTION

Glass

means fixed plain plate or sheet glass of ordinary glazing quality lettering thereon wired glass and mirrors

Sanitaryware

means lavatory pans wash basins cisterns and other sanitaryware for which the Insured is responsible

BASIS OF PAYMENT

The **Insurers'** liability will not exceed for each Item the Sum Insured stated in the **Schedule** applicable to this Section

The liability of the **Insurers** in respect of **Damage**

- 1 to alarm foil lettering painting silvering or other ornamental work shall not exceed £500
- 2 to window frames and window contents shall not exceed £500
- 3 requiring temporary boarding up shall be the reasonable cost incurred by you

UNDERINSURANCE CONDITION

If at any time of replacement reinstatement or repair the Sum Insured for any Item stated in the **Schedule** applicable to this Section is less than the full cost of replacement reinstatement or repair if total **Damage** of all property insured by that Item had occurred you will be considered to be your own insurer for the difference and will bear a rateable of the loss accordingly

EXCLUSIONS TO THE GLASS SECTION

This Section does not cover

- 1 the amount stated in the **Schedule** applicable to this Section as the **Deductible**
- 2 **Damage** to Glass other than fracture extending through its entire thickness
- 3 **Damage** caused by fire lightning explosion earthquake or subsidence or any resulting preventive or salvage operation
- 4 **Damage** occasioned whilst the **Premises** are empty or disused

- 5 **Damage** occasioned by or traceable to alterations to the **Premises** or to the Glass whereby the risk of **Damage** is increased
- 6 property that was cracked or broken when this Section was effected
- 7 **Damage** caused by or consisting of mechanical or electrical breakdown
- 8 **Damage** arising from chipping scratching wear and tear or any other gradually operating cause

Section 6 - MONEY AND PERSONAL INJURY

This Section applies only if stated as **INSURED** in the Policy Schedule

MONEY INSURING CLAUSE

In the event of **Damage**

- 1 to **Money** belonging to you or for which you are responsible which is in transit in your custody and control or that of your Authorised Representative or with authorised collectors or sent by registered post or within
 - (a) the **Premises**
 - (b) your private residence or that of any of your **Employees** with your consent
 - (c) a bank night safe awaiting removal by bank official
- 2 by theft or attempted theft of or to any safe or strongroom at the **Premises** or any case bag or waistcoat in which **Money** is contained or any stamp franking machine used for your **Business**
- 3 to clothing and personal effects belonging to any of your directors partners or **Employees** following theft or attempted theft of **Money** insured under this Section during the **Period of Insurance** and within the **Geographical Limits** the **Insurers** will indemnify you at their option by payment repair or reinstatement

DEFINITIONS TO THE MONEY SECTION

Authorised Representative

means any of your **Employees** with your consent or any person employed by a professional security company under contract with you to carry **Money** on your behalf

Business Hours

means the usual hours of your **Business** and all hours during which you or your directors partners or **Employees** entrusted with **Money** are on the **Premises** for the purpose of your **Business**

BASIS OF PAYMENT

The liability of the **Insurers** will not exceed the Limits stated in the **Schedule** applicable to this Section

In respect of any safe or strongroom or any case bag waistcoat or stamp franking machine insured by this Section the liability of the **Insurers** will consist of the cost of repair or if beyond economic repair the cost of replacement but in either case to a condition substantially the same as but not better or more extensive than its condition when new

EXCLUSIONS TO THE MONEY SECTION

This Section does not cover

- 1 the amount stated in the **Schedule** applicable to this Section as the **Deductible**
- 2 any loss of **Money** that is not discovered within 7 days of its occurrence
- 3 loss or destruction of or damage to
 - (a) **Money** during transit by post (other than registered post)
 - (b) the contents of any machine operated by notes coins or tokens

- 4 any loss or shortage due to error or omission or any depreciation in value
- 5 any loss suffered by you as an immediate result of a business transaction
- 6 loss of **Money** from any unattended vehicle
- 7 loss caused by the use of counterfeit **Money**

SPECIAL CONDITIONS TO THE MONEY SECTION

- 1 **Money** in the care of collectors must be delivered to the **Premises** or to the bank or post office within 24 hours of receipt
- 2 All keys and/or notes of combination lock codes for safes and strongrooms containing **Money** (except those deposited with a bank) must be held in the personal custody of an authorised person and must not be left in the **Premises** at any time
- 3 **You** shall keep a complete record of **Money** in transit and on the **Premises** and such record shall be kept in a place other than with the **Money**

WARRANTY TO THE MONEY SECTION

It is warranted that **Money** in transit (other than non negotiable **Money** defined in C of the **Schedule** applicable to this Section) is accompanied by able bodied **Employees** aged between 20 and 60 years in accordance with the following unless specified elsewhere by **Endorsement** to this **Policy**

Amount in Transit	Minimum Number of Employees
up to £3,000	One
£3,001 to £6,000	Two
£6,001 or over	as specially agreed by the Insurers and stated in the Schedule applicable to this Section

This warranty shall not apply to **Money** in transit by professional security company

PERSONAL INJURY INSURING CLAUSE

If any Insured Person independently of any other cause suffers death Permanent Disablement or Temporary Disablement by violent external and visible means

- 1 caused by actual or attempted robbery or hold up
- 2 while engaged in duties connected with your **Business**
- 3 within the **Geographical Limits**
- 4 during the **Period of Insurance**

the **Insurers** will pay the Benefits stated in the **Schedule** applicable to this Section provided that such death or disablement occurs within 24 months of the incident

DEFINITIONS TO PERSONAL INJURY COVER

Insured Person

means any of your directors partners or **Employees** under 70 years of age

Section 6 - MONEY AND PERSONAL INJURY

This Section applies only if stated as **INSURED** in the Policy Schedule

Permanent Disablement

means

- 1 total loss of use or physical severance of a limb at or above the wrist or ankle
- 2 loss of an eye or total and irrecoverable loss of sight in one or both eyes or loss of speech or hearing
- 3 permanent and total disablement from engaging in or giving attention to a profession business or occupation of any kind

Temporary Disablement

means disablement other than Permanent Disablement preventing the Insured Person from engaging in or giving attention to their usual business profession or occupation

EXCLUSION TO PERSONAL INJURY COVER

The **Insurers** will not be liable for death Permanent Disablement or Temporary Disablement caused by or arising entirely or partly from any physical condition defect or infirmity existing before the incident for which a claim is being made under this Section

SPECIAL CONDITIONS TO PERSONAL INJURY COVER

- 1 The **Insurers** shall not be liable under more than one of Benefits 3(a) 3(b) or 3(c) stated in the **Schedule** applicable to this Section
- 2 Benefit in respect of Temporary Disablement
 - (a) will not be payable for more than 104 weeks in respect of disablement arising from any one occurrence
 - (b) will become payable when the total amount is agreed or at your request in arrears at intervals of four weeks
- 3 The Insured Person will submit to a medical examination at the request and expense of the **Insurers**

Section 7 - GOODS IN TRANSIT

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

If any Goods in Transit are lost destroyed or damaged by any accidental cause not excluded during the **Period of Insurance** and within the **Geographical Limits** the **Insurers** will indemnify you for such **Damage** by payment reinstatement replacement or repair at the **Insurers'** option

DEFINITIONS TO THE GOODS IN TRANSIT SECTION

Goods in Transit

means Property Insured belonging to you or for which you are responsible whilst being

- 1 carried by method of transit described in the **Schedule** applicable to this Section
- 2 loaded upon or unloaded from any Vehicle described in the **Schedule** applicable to this Section
- 3 temporarily kept in warehousing during the course of transit for a period not exceeding 30 days

Property Insured

means tools and stock appertaining to the **Business**

Vehicle

means vehicle including any trailer attached thereto

BASIS OF PAYMENT

The liability of the **Insurers** shall not exceed

- 1 the Consignment Limit in respect of any one transit by post or any one transit by road or rail haulier
- 1 in respect of Property Insured in transit by Vehicles owned or operated by you
 - (a) the Consignment Limit in respect of any one Vehicle load
 - (b) the Aggregate Consignment Limit in respect of any one loss or series of losses arising out of a single event stated in the **Schedule** applicable to this Section

UNDERINSURANCE CONDITION

If at the time of **Damage** the total value of Goods in Transit forming any one consignment exceeds the Consignment Limit for each Item stated in the **Schedule** applicable to this Section you will be considered as your own insurer for the difference and will bear a rateable share of the loss accordingly

EXCLUSIONS TO THE GOODS IN TRANSIT SECTION

This Section does not cover

- 1 the amount stated in the **Schedule** applicable to this Section as the **Deductible**
- 2 **Damage** to Property Insured by theft from a Vehicle owned or operated by you
 - (a) after the completion of any working day of the driver
 - (b) whilst any such Vehicle is left unattended between 9pm and 6am
 unless the Vehicle is kept in either

- (i) a securely locked building of substantial construction
- (ii) a locked compound surrounded by secure walls and fences
- (iii) a constantly supervised vehicle compound or park
- 3 (a) livestock or other living creatures
- (b) explosives or any other goods of a dangerous nature
- (c) **Money** securities documents manuscripts business books computer systems records patterns models moulds plans and designs
- (d) bullion precious metals precious stones or works of art unless specifically mentioned as insured by this Section
- 4 loss of market loss of profits delay indirect loss or any consequential loss
- 5 property carried by or despatched by you for hire or reward
- 6 **Damage** to Property Insured arising as a result of packing which was inadequate to withstand normal handling during transit or from overloading of the Vehicle
- 7 **Damage** to Property Insured caused by or consisting of
 - (a) natural deterioration
 - (b) gradual deterioration insects mildew vermin wear and tear or inherent vice
 - (c) making up packing or processing of the Property Insured whilst temporarily housed in the course of transit
- 8 **Damage** to Property Insured caused by or consisting of
 - (a) contamination depreciation in value evaporation leakage spillage or shortage of weight
 - (b) electrical or mechanical breakdown failure or derangement
 unless caused by fire theft collision or overturning of the conveying Vehicle
- 9 deterioration of Property Insured conveyed under frozen chilled or insulated conditions due to
 - (a) breakdown or malfunctioning of refrigerated and/or cooling machinery
 - (b) insufficient insulation
 - (c) incorrect setting or operation of the equipment
 - (d) faulty stowage
 unless caused by fire theft collision or overturning of the conveying Vehicle
- 10 **Damage** to china glass statuary marble plasterwork earthenware pictures or scientific instruments unless caused by fire theft collision or overturning of the conveying Vehicle
- 11 **Damage** to Property Insured more specifically insured
- 12 Property Insured temporarily housed or stored at a rental or under a contract for storage and/or distribution
- 13 **Damage** to Property Insured in or on open Vehicles owned by or operated by you caused by atmospheric or climatic conditions or theft
- 14 any unexplained shortage or disappearance

Section 7 - GOODS IN TRANSIT

This Section applies only if stated as **INSURED** in the Policy Schedule

SPECIAL CONDITIONS TO THE GOODS IN TRANSIT SECTION

- 1 **You** must maintain in efficient condition any security protections stipulated by the **Insurers**
- 2 In so far as the Vehicles are within your control you must exercise all reasonable care in
 - (a) selecting steady sober and competent drivers and attendants and
 - (b) reasonable monitoring of the performance of your drivers and attendants
- 3 **You** shall not own or operate more Vehicles for the transit of the Property Insured than the number(s) stated in the **Schedule** applicable to this Section without the agreement of the **Insurers**

IN ADDITION THE INSURERS WILL PROVIDE COVER UNDER THIS SECTION AS FOLLOWS

In respect of any Vehicle owned or operated by you this Section extends to include

- 1 **costs and expenses** reasonably incurred by you in
 - (a) the removal of debris and site clearance of Property Insured damaged whilst in transit from the immediate area of the site where the **Damage** occurred
 - (b) reloading onto any Vehicle any Property Insured which has fallen from the Vehicle
 - (c) transferring the Property Insured to any other Vehicle including conveying the Property Insured to the original destination or returning the Property Insured to the place of despatch following **Damage** to the Property Insured or fire collision or overturning of the conveying Vehicle
 - (d) resecuring the Property Insured following a dangerous movement of the load in transitfor an amount not exceeding £500 any one event
- 2 **Damage** to tarpaulins ropes and sheets owned by you or for which you are legally responsible whilst carried on such Vehicle for an amount not exceeding £500 any one event
- 3 any Vehicle used temporarily in substitution of any Vehicle referred to in the **Schedule** applicable to this Section whilst such Vehicle is out of use for maintenance repair or official vehicle testing subject to the terms applicable to the original Vehicle

WARRANTY TO THE GOODS IN TRANSIT SECTION

Vehicle security and maintenance

It is warranted that

- 1 all Vehicles owned or operated by you conveying the Property Insured are maintained in an efficient and roadworthy condition
- 2 whenever any Vehicle owned or operated by you containing the Property Insured is left unattended all doors and the boot are locked and windows and other openings are securely closed

- 3 all additional security or protective appliances specified as warranties in the **Schedule** applicable to this Section are put into full and effective operation whenever the Vehicle(s) is/are left unattended and neither withdrawn nor varied without the written consent of the **Insurers**

Section 8 - EMPLOYERS' LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event of **Injury** to any **Employee** caused during the **Period of Insurance** and arising out of and in the course of their employment by you in connection with your **Business** within the **Geographical Limits** the **Insurers** will indemnify you against all sums that you shall become legally liable to pay as compensation in respect of such **Injury** together with Costs & Expenses

DEFINITIONS TO THE EMPLOYERS' LIABILITY SECTION

Offshore

means from the time of embarkation by an **Employee** onto a conveyance at the point of final departure to either an offshore rig or offshore platform until disembarkation by an **Employee** from a conveyance onto land upon return from either an offshore rig or offshore platform

Europe

means for the purpose of this Section all countries within the continent of Europe other than Albania Bulgaria the Czech and Slovak Republics Hungary Poland Romania Turkey or any countries or territories formerly part of either the USSR or Yugoslavia

BASIS OF PAYMENT

The liability of the **Insurers** for compensation and **Costs and Expenses** will not exceed the Limit of Indemnity stated in the **Schedule** applicable to this Section for any one claim or series of claims arising from one source or original cause

The **Insurers** may at any time pay to you or anyone else entitled to indemnity under this Section

- 1 the amount stated as the Limit of Indemnity in the **Schedule** applicable to this Section after deducting any sum or sums already paid as compensation and any **Costs and Expenses** paid by the **Insurers** or
- 2 any lesser amount for which any claim or claims can be settled and upon such payment the **Insurers** will relinquish conduct and control of and be under no further liability in connection with such claim or claims except for Costs and Expense incurred or which can be recovered in respect of action taken before the date of **Insurers'** payment under this Section

Any sum paid will be inclusive of all **Costs and Expenses** incurred and no further sums will be payable by the **Insurers**

EXCLUSIONS TO THE EMPLOYERS' LIABILITY SECTION

There will be no indemnity under this Section for

Work Offshore

- 1 you or anyone claiming indemnity under this Section in respect of liability arising Offshore

Indemnity for directors partners and Employees

- 2 liability of any of your directors partners or **Employees** for which you would not have been entitled to indemnity if the claim had been made against you

Fines or Penalties

- 3 the payment of fines or penalties

Mechanically propelled vehicles

- 4 **Injury** to any **Employee** whilst
 - (a) carried in or upon
 - (b) entering or getting on to or alighting from any mechanically propelled vehicle in circumstances where any road traffic legislation requires insurance or security

Asbestos

- 5 liability arising out of or related to the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos, except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub- Limit of Indemnity of £5,000,000 shall apply. It is a condition precedent to the liability of the **Insurers** that the Insured do not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.

Hazardous Locations

- 6 any claim arising in connection with any manual work on or in
 - (a) docks harbours or railways
 - (b) watercraft
 - (c) chemical or petro chemical works oil or gas refineries or storage facilities
 - (d) aircraft airports or airfields
 - (e) power stations
 - (f) nuclear power stations
 - (g) any installations where nuclear processing is undertaken
 - (h) towers steeples chimney shafts blast furnaces viaducts bridges tunnels flyovers dams motorways quarries mines or collieries

SPECIAL CONDITION TO THE EMPLOYERS' LIABILITY SECTION

The indemnity provided by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to **Employees** in Great Britain Northern Ireland the Channel Islands or the Isle of Man but you shall repay to the **Insurers** all sums paid by the **Insurers** which the **Insurers** would not have been liable to pay but for the provisions of such law

IN ADDITION THE INSURERS WILL PROVIDE INDEMNITY UNDER THIS SECTION AS FOLLOWS

Indemnity to Others

- 1 If you so request
 - (a) any of your directors partners or **Employees** in respect of liability for which you would have been entitled to indemnity under this Section if the claim for which

Section 8 - EMPLOYERS' LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

indemnity is being sought had been made against you
(b) any officer or member of your social sports and welfare organisations or fire first aid or ambulance services while acting in their respective capacities as such

- 2 The legal personal representatives of any deceased person who was entitled to claim indemnity under this Section in respect of liability incurred by that person
- 3 Where any contract or agreement entered into by you so requires any principal in like manner to you in respect of the principal's liability arising from the contract or agreement but only so far as concerns liability to an **Employee**

Provided that they observe the terms of this **Policy** as far as they can apply

Contractual Liability

Subject to Exclusion (3) of this Section where any contract or agreement entered into by you so requires liability assumed by you by virtue of such contract or agreement but only in so far as concerns liability to an **Employee**

Cross Liabilities

If the Insured comprises more than one party the **Insurers** will provide indemnity to each in the same manner and to the same extent as if a separate **Policy** has been issued to each provided that the total amount payable in respect of any one claim or series of claims arising from some source or original cause shall not exceed the Limit of Liability stated in the **Schedule** applicable to this Section

Health and Safety at Work and Corporate Manslaughter Defence Costs

In the event of

- 1 any act omission or incident or alleged act omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work Act 1974 Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the United Kingdom or
- 2 an incident which results in an enquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975

the **Insurers** will provide indemnity against **Costs and Expenses** incurred in representing you in such proceedings including appealing the results of such proceedings as long as the proceedings relate to an act omission or incident or alleged act omission or incident which has been committed during the **Period of Insurance** within the United Kingdom and in the course of your **Business**

Provided that

- (a) the **Insurers** total liability in respect of **Costs and Expenses** shall not exceed £1,000,000 in the aggregate during any one **Period of Insurance**
- (b) the **Insurers** will only indemnify you where **Costs and Expenses** arise as a result of any matter which is the subject of indemnity under this **Policy**
- (c) the **Insurers** will only be liable for **Costs and Expenses** incurred in respect of legal representation appointed by them

(d) if there is any other insurance or indemnity in force covering the same **Costs and Expenses** the **Insurers** liability shall be limited to a proportionate amount of the total **Costs and Expenses** but subject always to the limit of indemnity of £1,000,000

(e) this indemnity will not apply

- (i) in respect of fines or penalties of any kind
- (ii) to proceedings consequent upon any **Injury** deliberately caused by you
- (iii) to persons other than you or any of your directors partners proprietors or **Employees**

Compensation for Court Attendance

In the event of the following persons attending court at the request of the **Insurers** in connection with a claim under this Section the **Insurers** will compensate you at the rate of each person's wages or salary or at the following rates whichever is the less for each day on which attendance is required

- 1 by you or any of your directors or partners £250 per day
- 2 by any of your **Employees** £100 per day

Unsatisfied Court Judgements

In the event of a judgement for damages being obtained against someone other than you

- 1 under the jurisdiction of a court in England Scotland Wales Northern Ireland the Channel Islands or the Isle of Man by any **Employee** or their representative
- 2 in respect of **Injury** arising out of and in the course of your **Employee's** employment or engagement by you

which remains unsatisfied in whole or in part six months after the date of such judgement the **Insurers** will at your request pay to your **Employee** or representative the amount of any damages or awarded costs to the extent that they remain unsatisfied

Provided that

- (a) there is no appeal outstanding
- (b) the judgement relates to **Injury** which would otherwise be covered under this Section
- (c) any payment made by the **Insurers** will be only in respect of liability for which you would have been entitled to indemnity under this Section had judgement been made against you
- (d) the **Insurers** are entitled to take over and prosecute for their own benefit any claim made against any other person and you and your **Employee** or their representative must provide all information and assistance required by the **Insurers**

Geographical Limits

The **Geographical Limits** shall extend to include elsewhere in the world for visits made in connection with the **Business** by you or any of your directors partners or **Employees** in a non manual capacity provided that such persons usually reside within the **Geographical Limits**

Section 9 - PUBLIC LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event of

- 1 accidental **Injury** to any person
- 2 accidental loss of or accidental damage to material property
- 3 accidental loss of amenities nuisance trespass or interference with any right of way light air or water

occurring during the **Period of Insurance** and arising in connection with

- (a) your **Business**
- (b) the occupation of the **Premises**

within the **Geographical Limits** the **Insurers** will indemnify you in respect of your liability at law for compensation together with **Costs and Expenses**

BASIS OF PAYMENT

The liability of the **Insurers** will not exceed the Limit of Indemnity stated in the **Schedule** applicable to this Section for any one claim or series of claims arising from one source or original cause

In addition the **Insurers** will pay **Costs and Expenses**

EXCLUSIONS TO THE PUBLIC LIABILITY SECTION

This Section does not cover

Deductible

- 1 the amount stated in the **Schedule** applicable to this Section as the **Deductible** in respect of (2) of the Insuring Clause to this Section only

Fines liquidated damages or penalties

- 2 liability for fines liquidated damages or penalties of any kind or for punitive exemplary restitutionary or multiplied damages

Injury to Employees

- 3 liability to any **Employee** for **Injury** arising out of and in the course of their employment by you

Property in your custody or control

- 4 physical loss of or damage to
 - (a) property belonging to you or in your custody or under your control or that of any **Employee** (other than property belonging to your visitors directors partners or **Employees**)
 - (b) that part of any property on which you or any of your **Employees** or agents are or have been working where the physical loss or damage results from such work

Deliberate acts

- 5 liability caused by or arising from any deliberate act or omission by or on behalf of any person claiming indemnity under this Section and which could reasonably have been expected of such person having regard to the nature and circumstances of such act or omission

Contractual liability

- 6 liability which attaches itself solely by virtue of a contract or

agreement but any liability which would have attached in the absence of such contract or agreement is covered under this Section

Advice and professional services

- 7 liability caused by or arising from
 - (a) any advice design or specification given by you or on your behalf for a fee
 - (b) professional services rendered by you or on your behalf

North American risks

- 8 liability caused by or arising from any operations domiciled or registered in the United States of America or Canada or any territory within their jurisdiction

Aircraft hovercraft and watercraft

- 9 liability caused by or arising from the ownership possession or use by you or on your behalf of any aircraft hovercraft or watercraft (other than watercraft eight metres in length or less)

Mechanically propelled vehicles

- 10 liability caused by or arising from the ownership possession or use by or on behalf of you of any mechanically propelled vehicle (or trailer attached to it) if being used in circumstances for which compulsory insurance or security is required under any legislation governing the use of the vehicle

Products

- 11 liability caused by or arising from or in respect of **Products**

Hazardous locations

- 12 any claim arising in connection with any manual work on or in
 - (a) docks harbours or railways
 - (b) watercraft or offshore gas or oil installations
 - (c) chemical or petro chemical works oil or gas refineries or storage facilities
 - (d) aircraft airports or airfields
 - (e) power stations
 - (f) nuclear power stations
 - (g) any installations where nuclear processing is undertaken
 - (h) towers steeples chimney shafts blast furnaces viaducts bridges tunnels flyovers dams motorways quarries mines or collieries

Cyber Liability

- 13 liability arising directly or indirectly out of
 - (a) loss of alteration of or damage to or
 - (b) reduction in the functionality availability or operation of any computer system or programme hardware data information repository microchip integrated circuit or similar device in computer equipment or non-computer equipment as a result of your E-activities

For the purpose of this Exclusion E-activities means any use of electronic networks including the internet and private

Section 9 - PUBLIC LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

networks intranets extranets electronic mail worldwide web and similar medium carried out by you or by any person persons partnership firm or company acting for you or on your behalf

Asbestos

- 14** liability arising from the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause to loss which may have contributed concurrently or in consequence of a loss.

Mildew Mould Spore(s) or Allergens

- 15** liability directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or any costs or expenses associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of fungus of any kind whatsoever, including but not limited to mildew, spore(s), or allergens; or any obligations or duty to defend any actions directly or indirectly occasioned by, or happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew mould spore(s) or allergens
- Irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.

Component Building Material

- 16** liability directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.

SPECIAL CONDITIONS TO THE PUBLIC LIABILITY SECTION

1 HEAT CONDITIONS

It is a condition precedent to all liability of the **Insurers** under this Section that in respect of any use away from the **Premises** of oxy acetylene welding equipment or other plant the use of which involves the application of heat the following instructions in writing are given to all your supervisory staff with a specific requirement that the stated information be complied with on each occasion

- (a) the area in which work is to be carried out must be adequately cleared of moveable combustible materials to a distance not less than 20 feet from the work
- (b) if work is to be carried out in an area where combustible materials cannot be moved such combustible materials must be covered and protected by over-lapping sheets or screens of non-combustible material
- (c) if work is to be carried out overhead the area beneath must be similarly cleared and combustible materials removed

- (d) suitable two gallon capacity fire extinguisher must be kept available for immediate use
- (e) blow lamps and blow torches must be lit in as short a time as possible before and extinguished immediately after use
- (f) neither lighted blow lamps nor blow torches may be left unattended
- (g) a thorough examination must be made of the area in which work has been undertaken half an hour after each period of work has finished

IN ADDITION THE INSURERS WILL PROVIDE INDEMNITY UNDER THIS SECTION AS FOLLOWS

Indemnity to Others

- 1** If you so request
 - (a) any of your directors partners or **Employees** in respect of liability for which you would have been entitled to indemnity under this Section had the claim for which indemnity is being sought been made against you
 - (b) any officer or member of your social sports or welfare organisations or fire first aid or ambulance services while acting in their respective capacities as such
- 2** The legal personal representatives of any deceased person who was entitled to claim indemnity under this Section in respect of liability incurred by that person
- 3** Any principal in like manner to you where any contract or agreement entered into by you for the performance of work so requires in respect of the principal's liability arising from the performance of work by you

Cross Liabilities

If the Insured comprises more than one party the **Insurers** will provide indemnity to each in the same manner and to the same extent as if a separate **Policy** has been issued to each provided that the total amount payable in respect of any one claim or series of claims arising from one source or original cause shall not exceed the Limit of Liability stated in the **Schedule** applicable to this Section

Compensation for Court Attendance

In the event of the following persons attending court at the request of the **Insurers** in connection with a claim under this Section the **Insurers** will compensate you at a rate of each person's wages or salary or at the following rates whichever is the less for each day on which attendance is required

- 1** by you or any of your directors or partners £250 per day
- 2** by any of your **Employees** £100 per day

Health and Safety at Work and Corporate Manslaughter Defence Costs

In the event of

- 1** any act omission or incident or alleged act omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work Act 1974 Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the United Kingdom or

Section 9 - PUBLIC LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

- 2** an incident which results in an enquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975 the **Insurers** will provide indemnity against **Costs and Expenses** incurred in representing you in such proceedings including appealing the results of such proceedings as long as the proceedings relate to an act omission or incident or alleged act omission or incident which has been committed during the **Period of Insurance** within the United Kingdom and in the course of your **Business**

Provided that

- (a) the **Insurers** total liability in respect of **Costs and Expenses** shall not exceed £1,000,000 in the aggregate during any one **Period of Insurance**
- (b) the **Insurers** will only indemnify you where **Costs and Expenses** arise as a result of any matter which is the subject of indemnity under this **Policy**
- (c) the **Insurers** will only be liable for **Costs and Expenses** incurred in respect of legal representation appointed by them
- (d) if there is any other insurance or indemnity in force covering the same **Costs and Expenses** the **Insurers** liability shall be limited to a proportionate amount of the total **Costs and Expenses** but subject always to the limit of indemnity of £1,000,000
- (e) this indemnity will not apply
 - (i) in respect of fines or penalties of any kind
 - (ii) to proceedings consequent upon any **Injury** deliberately caused by you
 - (iii) to persons other than you or any of your directors partners proprietors or **Employees**

Food Safety Act Defence Costs

You and also at your request any of your directors partners or **Employees** for legal costs and expenses incurred

- 1** in defending any prosecution for breach of duty
- 2** with the **Insurers'** consent in an appeal against a conviction resulting from prosecution

under Part II of the Food Safety Act 1990 committed or alleged to have been committed during the **Period of Insurance** where circumstances may otherwise give rise to a claim under this Section

excluding legal costs and expenses in connection with any breach of duty arising from a deliberate or premeditated act event or omission which any person claiming indemnity under this Section knows or should have known would be likely to constitute an offence under the above Act

Defective Premises Act

Liability arising under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of the disposal of any premises which were occupied and/or owned by you in connection with your **Business** excluding any liability for

- 1** the cost of making good replacement or reinstatement of any defect or workmanship giving rise to such liability

- 2** any physical loss of or damage to such premises

Leased and Rented Premises

Exclusion 4(a) of this Section does not apply to physical loss or damage to premises leased or rented to you in connection with your **Business**

Wrongful Arrest

Legal liability to pay compensation together with **Costs and Expenses** following any charge of wrongful arrest or malicious prosecution made against you during the **Period of Insurance** in respect of any allegation of theft or the improper conduct by any person (other than your **Employees**) at the **Premises**

Overseas Personal Liability

You and if you so request

- 1** any of your directors partners or **Employees**
- 2** your spouse or child or any spouse or child of your director partner or **Employee** accompanying you or accompanying such director partner or **Employee**

against liability at law for compensation together with **Costs and Expenses** for liability incurred in a personal capacity while you or any of your partners or **Employees** are visiting a country anywhere in the world in connection with your **Business**

excluding any liability

- (a) arising from any contract or agreement unless liability would have existed otherwise
- (b) arising out of the ownership or occupation of land or buildings
- (c) arising from the carrying on of any trade or profession
- (d) where indemnity is provided by any other insurance
- (e) arising from the ownership possession or use of wild animals firearms (other than sporting guns) mechanically propelled vehicles aircraft or watercraft

Data Protection Act

Liability arising under Section 22 and/or 23 of the Data Protection Act 1984

Provided that

- 1** you have applied for Registration in the required manner to the Data Protection Registrar and your application has not been withdrawn or refused
- 2** the liability of the **Insurers** for compensation payable in respect of any one claim or series of claims arising from one source or original cause will not exceed £100,000 in any one **Period of Insurance**

excluding any liability

- (a) arising from the recording processing or provision of data for reward or to determine the financial status of any person
- (b) in relation to any act of defamation
- (c) in connection with any breach of duty arising from a deliberate or premeditated act event or omission which any person claiming indemnity under this Section knows or should have known would be likely to constitute an offence under the above Act

Section 9 - PUBLIC LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

Contingent Liability for Employee's Vehicles

Exclusion (10) of this Section excludes mechanically propelled vehicles but the **Insurers** will indemnify you for liability caused by or in connection with any vehicle owned by an **Employee** which is being used in the course of your **Business**

excluding any liability

- 1 arising when such vehicle is being driven
 - (a) by you
 - (b) with your consent by anyone whom you know does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence
- 2 for physical loss of or damage to any such vehicle
- 3 for any use outside the **Geographical Limits**

Vehicles used as a Tool of Trade

Exclusion (10) of this Section excludes mechanically propelled vehicles but the **Insurers** will indemnify you for your liability arising out of

- 1 the use in connection with your **Business** of any mechanically propelled vehicle (or trailer attached to it) as a tool of trade
- 2 the loading or unloading of or bringing of a load to or taking of a load from any vehicle machine or trailer

excluding liability for which compulsory insurance or security is required under any legislation governing the use of the vehicle or for which indemnity is available under any other insurance

Sudden and Unintended Pollution

Pollution is excluded by General Exclusion 1(c) of this **Policy** but this Section provides **Pollution** cover subject to all other provisions of this **Policy** for liability in respect of **Injury** or loss of or damage to property caused solely by **Pollution**

- 1 which results from a sudden identifiable unintended and unexpected incident and
- 2 such incident occurs entirely at a specific and identified time and place while the **Policy** remains in force

Provided that

- (a) all **Pollution** which arises out of any one incident will be deemed to have happened at the time such incident takes place
- (b) the **Insurers** will not indemnify you against liability in respect of **Pollution** happening anywhere in the United States of America or Canada
- (c) the total liability of the **Insurers** for compensation will not exceed the Limit of Indemnity stated in the **Schedule** applicable to this Section for this additional cover and for any claim otherwise payable under this Section arising from the same source or original cause

Geographical Limits

The **Geographical Limits** shall extend to include elsewhere in the world for visits made in connection with your **Business** in a non manual capacity provided that such persons usually reside within the **Geographical Limits**

Section 10 - PRODUCTS LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event of

- 1 accidental **Injury** to any person
- 2 accidental loss of or damage to material property
- 3 accidental loss of amenities nuisance trespass or interference with any right of way light air or water

occurring during the **Period of Insurance** and caused by **Products** anywhere in the world except as excluded the **Insurers** will indemnify you against your liability at law for compensation together with **Costs and Expenses**

BASIS OF PAYMENT

The liability of the **Insurers** for compensation will not exceed the Limit of Indemnity stated in the **Schedule** applicable to this Section for any one claim or series of claims arising from one source or original cause and in total during any one **Period of Insurance**

In addition the **Insurers** will pay **Costs and Expenses**

EXCLUSIONS TO THE PRODUCTS LIABILITY SECTION

This Section does not cover

Deductible

- 1 the amount stated in the **Schedule** applicable to this Section as the **Deductible** in respect of (2) of the Insuring Clause to this Section only

Fines liquidated damages or penalties

- 2 liability for fines liquidated damages or penalties of any kind or for exemplary punitive restitutionary or multiplied damages

Injury to Employees

- 3 liability to any **Employee** in respect of **Injury** arising out of and in the course of their employment by you

Damage to property in your custody or control

- 4 physical loss of or damage to
 - (a) any property belonging to you or in your custody or under your control or that of any **Employee** (other than property belonging to your visitors directors partners or **Employees**)
 - (b) that part of any property on which you or any of your directors partners **Employees** or agents are or have been working where the physical loss or damage results from such work

Deliberate acts

- 5 liability caused by or arising from any deliberate act or omission by or on behalf of any person claiming indemnity under this Section and which could reasonably have been expected of such person having regard to the nature and circumstances of such act or omission

Advice and professional services

- 6 liability caused by or arising from

- (a) any advice design or specification given by you or on your behalf for a fee

- (b) professional services rendered by you or on your behalf

North American risks

- 7 liability caused by or arising from any **Products** known by you to be for use or integrated within any other **Products** for use in or supply to the United States of America or Canada or any territory within their jurisdiction

Contractual Liability

- 8 **Injury** or physical loss of or damage to property caused by or arising from **Products** where liability attaches solely by reason of any contract or agreement other than liability arising under a condition or warranty of goods implied by law

Replacement or repair of defective Products

- 9 liability for the cost of making good repairing altering removing or replacing any defective or incorrect **Products** or making any refund

Recall of Products

- 10 liability arising out of the recall of any Product or part thereof

Marine and aviation Products

- 11 liability caused by or arising from any **Products** known by you to be for use in or on any aircraft aerospace device hovercraft or waterborne craft or for marine or aviation purposes

Property in your possession

- 12 liability caused by or arising from property in your possession or belonging to your directors partners or **Employees**

Cyber Liability

- 13 liability arising directly or indirectly out of
 - (c) loss of alteration of or damage to or
 - (d) reduction in the functionality availability or operation of any computer system or programme hardware data information repository microchip integrated circuit or similar device in computer equipment or non-computer equipment as a result of your E-activities

For the purpose of this Exclusion E-activities means any use of electronic networks including the internet and private networks intranets extranets electronic mail worldwide web and similar medium carried out by you or by any person persons partnership firm or company acting for you or on your behalf

Asbestos

- 14 liability arising from the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause to loss which may have contributed concurrently or in consequence of a loss.

Section 10 - PRODUCTS LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

Mildew Mould Spore(s) or Allergens

- 15** liability directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens; or
- any costs or expenses associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of fungus of any kind whatsoever, including but not limited to mildew, spore(s), or allergens; or
- any obligations or duty to defend any actions directly or indirectly occasioned by, or happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew mould spore(s) or allergens
- Irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.

Component Building Material

- 16** liability directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.

IN ADDITION THE INSURERS WILL PROVIDE INDEMNITY UNDER THIS SECTION AS FOLLOWS

Indemnity to Others

- 1** If you so request
- (a) any of your directors partners or **Employees** in respect of liability for which you would have been entitled to indemnity under this Section if the claim for which indemnity is being sought had been made against you
 - (b) any officer or member of your social sports and welfare organisations or fire first aid or ambulance services whilst acting in their respective capacities as such
- 2** The legal personal representatives of any deceased person who was entitled to claim indemnity under this Section in respect of liability incurred by that person
- 3** Any principal in like manner to you where any contract or agreement entered into by you for the performance of work so requires in respect of the principal's liability arising from the performance of work by you

Cross Liabilities

If the Insured comprises more than one party the **Insurers** will provide indemnity to each in the same manner and to the same extent as if a separate **Policy** has been issued to each provided that the total amount payable in respect of any one claim or series of claims arising from one source or original cause shall not exceed the Limit of Liability stated in the **Schedule** applicable to this Section

Compensation for Court Attendance

In the event of the following persons attending court at the request of the **Insurers** in connection with a claim under this Section the **Insurers** will compensate you at the rate of each person's wages or salary or at the following rates whichever is the less for each day on which attendance is required

- 1** by you or any of your directors or partners £250 per day
- 2** by any of your **Employees** £100 per day

Health and Safety at Work and Corporate Manslaughter Defence Costs

In the event of

- 1** any act omission or incident or alleged act omission or incident leading to criminal proceedings brought in respect of a breach of the Health and Safety at Work Act 1974 Corporate Manslaughter and Corporate Homicide Act 2007 or similar legislation in the United Kingdom or
- 2** an incident which results in an enquiry ordered under the Health and Safety Inquiries (Procedure) Regulations 1975

the **Insurers** will provide indemnity against **Costs and Expenses** incurred in representing you in such proceedings including appealing the results of such proceedings as long as the proceedings relate to an act omission or incident or alleged act omission or incident which has been committed during the **Period of Insurance** within the United Kingdom and in the course of your **Business**

Provided that

- (a) the **Insurers** total liability in respect of **Costs and Expenses** shall not exceed £1,000,000 in the aggregate during any one **Period of Insurance**
- (b) the **Insurers** will only indemnify you where **Costs and Expenses** arise as a result of any matter which is the subject of indemnity under this **Policy**
- (c) the **Insurers** will only be liable for **Costs and Expenses** incurred in respect of legal representation appointed by them
- (d) if there is any other insurance or indemnity in force covering the same **Costs and Expenses** the **Insurers** liability shall be limited to a proportionate amount of the total **Costs and Expenses** but subject always to the limit of indemnity of £1,000,000
- (e) this indemnity will not apply
 - (i) in respect of fines or penalties of any kind
 - (ii) to proceedings consequent upon any **Injury** deliberately caused by you
 - (iii) to persons other than you or any of your directors partners proprietors or **Employees**

Food Safety Act Defence Costs

You and also at your request any of your directors partners or **Employees** for legal costs and expenses incurred

- 1** in defending any prosecution for breach of duty
 - 2** with the **Insurers'** consent in an appeal against a conviction resulting from prosecution
- under Part II of the Food Safety Act 1990 committed or alleged

Section 10 - PRODUCTS LIABILITY

This Section applies only if stated as **INSURED** in the Policy Schedule

to have been committed during the **Period of Insurance** where the circumstances may otherwise give rise to a claim under this Section

excluding legal costs and expenses in connection with any breach of duty arising from a deliberate or premeditated act event or omission which any person claiming indemnity under this Section knows or should have known would be likely to constitute an offence under the above Act

Sudden and Unintended Pollution

Pollution is excluded by General Exclusion (1)(c) of this **Policy** but this Section provides **Pollution** cover for liability in respect of **Injury** or loss of or damage to property caused solely by **Pollution**

- 1 which results from a sudden identifiable unintended and unexpected incident and
- 2 such incident occurs entirely at a specific and identified time and place while this **Policy** remains in force

Provided that

- (a) all **Pollution** which arises out of any one incident will be deemed to have happened at the time such incident takes place
- (b) the **Insurers** will not indemnify you against liability in respect of **Pollution** happening anywhere in the United States of America or Canada
- (c) the total liability of the **Insurers** for compensation will not exceed the Limit of Indemnity stated in the **Schedule** applicable to this Section for this additional cover and for any claim otherwise payable under this Section arising from the same source or original cause and in total during any one **Period of Insurance**

Section 11 - DETERIORATION OF STOCK

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event of **Damage** caused by deterioration or putrefaction occurring during the **Period of Insurance** to the property described by any Item stated in the **Schedule** applicable to this Section

- 1 in the cold chamber of your refrigerating plant and
- 2 elsewhere in your **Premises** which but for the occurrence of an incident covered by this Section would have been placed in the cold chamber of your refrigerating plant

caused by

- (a) rise or fall in temperature as a result of
 - (i) Breakdown of your refrigerating plant
 - (ii) failure due to inherent defect of any thermostatic device being an integral part of your refrigerating plant
 - (iii) sudden and unforeseen failure of the public supply of electricity at the terminal ends of the public supply authority's service feeders at the **Premises** where your refrigerating plant is installed not caused by the deliberate act of any supply authority or the exercise by any such authority of its power to withhold or restrict supply
- (b) action of refrigerant fumes which have escaped from your refrigerating plant

the **Insurers** will indemnify you for **Damage** to such property by payment or reinstatement at their option

DEFINITION TO THE DETERIORATION OF STOCK SECTION

Breakdown

means for the purposes of this Section loss or destruction of or damage to an item of refrigerating plant resulting from the breaking distortion or electrical burn out of any part of it whilst in use arising from defects in the item of refrigeration plant causing sudden stoppage of its function and requiring its repair or replacement

BASIS OF PAYMENT

The Sum Insured stated for each Item in the **Schedule** applicable to this Section will represent only the value of property in your refrigerating plant and property which would have been placed there but for the occurrence of an incident insured by this Section

The **Insurers'** liability for such property will not exceed for any one Item the Sum Insured shown against that Item in the **Schedule** applicable to this Section in any one **Period of Insurance**

UNDERINSURANCE CONDITION

If the value of the property in your refrigerating plant and property which would have been placed there but for the occurrence of an incident insured by this Section exceeds the Sum Insured for that Item stated in the **Schedule** applicable to this Section you will be considered to be your own insurer for the difference and will bear a rateable share of the loss accordingly

EXCLUSIONS TO THE DETERIORATION OF STOCK SECTION

This Section does not cover

- 1 the amount stated as the **Deductible** in the **Schedule** applicable to this Section
- 2 the refrigerating plant itself
- 3 any **Damage** to property arising from
 - (a) defects in or defective insulation due to the wearing away or wearing out of any part of a machine caused by or naturally arising from ordinary usage or working
 - (b) failure or rupture from any cause whatsoever of any fuse whether incorporated in the refrigerating plant or not or failure of electrical contacts at which sparking or arcing occurs in ordinary working
 - (c) gradually developing flaws defects cracks or partial fractures in any part or parts which do not make immediate stoppage necessary although at some future time repair or renewal of the part or parts affected may be necessary
 - (d) any extraneous cause not specifically insured under this Section
- 4 **Damage** to property in any refrigerating plant that is over 10 years old
- 5 in respect of (a) (i) and (a)(ii) of the Insuring Clause **Damage** resulting from fire lightning aircraft explosion earthquake flood or theft

SPECIAL CONDITIONS TO THE DETERIORATION OF STOCK SECTION

You must comply with the following Conditions or a claim may not be payable under this Section

- 1 If any refrigerating plant has other than hermetically sealed motors and compressors you must
 - (a) keep a contract in force with a competent refrigeration engineer providing for inspection and maintenance of such plant at a frequency not less than every six months
 - (b) keep a proper record of all examinations adjustments and replacements carried out
- (2) **You** must
 - (a) give immediate notice in writing to the **Insurers** of
 - (i) any proposed alterations or additions to the refrigerating plant
 - (ii) any proposed departure from ordinary working conditions in connection with the refrigerating plant and until the **Insurers'** consent in writing has been given for the proposed alteration addition or departure the **Insurers** will not be liable for **Damage** in connection with the refrigerating plant
 - (b) allow the **Insurers** upon request in writing to inspect and examine any refrigerating plant and carry out at your own expense any necessary dismantling and reassembling on such dates as the **Insurers** and you mutually agree
- 3 In the event of a claim or possible claim under this Section the **Insurers** will not be liable for further **Damage** relating to the defective refrigerating plant until it has been repaired to the **Insurers'** satisfaction

Section 12 - LOSS OF LICENCE

This Section applies only if stated as **INSURED** in the Policy Schedule

INSURING CLAUSE

In the event that the Licence in relation to the use of the **Premises** is

- 1 forfeited under the provisions of the appropriate legislation governing such Licences
- 2 refused renewal after due application for such renewal to the appropriate authority

at any time during the **Period of Insurance** the **Insurers** will pay or make good to you any loss that you may sustain in respect of

- (a) depreciation in value of your interest in the **Premises** by the forfeiture of or refusal to renew your Licence to an amount not exceeding the Limit of Indemnity stated in the **Schedule** applicable to this Section
- (b) costs and expenses incurred by you with the written consent of the **Insurers** in connection with any appeal against the forfeiture of or refusal to renew the Licence

DEFINITION TO THE LOSS OF LICENCE SECTION

Licence

means licence granted to you by the Justices for the sale or supply of excisable liquor at the **Premises**

BASIS OF PAYMENT

The amount payable under this Section will not exceed the Limit of Indemnity stated in the **Schedule** applicable to this Section

EXCLUSIONS TO THE LOSS OF LICENCE SECTION

- 1 No claim will arise if under this Section
 - (a) you are entitled to obtain compensation under the provisions of any Act of Parliament in respect of refusal to renew the Licence
 - (b) before or after refusal to renew or forfeiture of your Licence the **Premises** are required for any public purpose by an appropriate authority
 - (c) surrender refusal to renew or forfeiture arises under or results directly or indirectly from
 - (i) any scheme of town or country planning improvement redevelopment surrender or reduction
 - (ii) re distribution of Licences in connection with redevelopment
 - (iii) any alteration of the law affecting the granting or surrender refusal to renew or forfeiture of Licences
- 2 No claim will arise under this Section unless you prove to the **Insurers** reasonable satisfaction that such matter was beyond your power or control if
 - (a) any alterations to the **Premises** requiring the consent of the licensing or other necessary authority are made without their approval
 - (b) the **Premises** are closed for any period not required by law
 - (c) the **Premises** are not maintained in a sanitary or other suitable state of repair or condition
 - (d) any direction or requirement of the licensing or other authority is not complied with
 - (e) forfeiture of or refusal to renew your Licence is caused

wholly or partly by or through

- (i) your misconduct procurement connivance neglect or omission
- (ii) your omission to take any step necessary to keep the Licence in force

SPECIAL CONDITIONS TO THE LOSS OF LICENCE SECTION

NB **Insurers** consider time to be of the essence in complying with the Conditions applying to this Section

- 1 On becoming aware of any
 - (a) complaint against the **Premises** or the control of it
 - (b) proceedings against or conviction of the holder of the Licence or manager tenant or occupier of the **Premises** for any breach of the licensing law or any matter whatsoever whereby the character or reputation of the person concerned is affected or called into question with regard to such person's honesty moral standing or sobriety
 - (c) change in the tenancy or arrangement of the **Premises**
 - (d) transfer or proposed transfer of the Licence
 - (e) alteration to the purpose for which the **Premises** are used
 - (f) objection to renewal or other circumstances which may endanger the Licence or its renewal

you must as soon as possible give notice in writing to the **Insurers** and supply such additional information and give such assistance as the **Insurers** may reasonably require

- 2 In the event that the holder of the Licence or manager tenant or occupier of the **Premises** dies or is incapacitated or deserts the **Premises** or is convicted of any offence (where such conviction affects the character or reputation of the convicted person with regard to such person's honesty moral standing or sobriety) you will where practicable and at the request of the **Insurers** procure a suitable replacement to whom the Justices will transfer the Licence or grant the Licence by way of renewal
- 3 In the event of the Licence being forfeited or renewal refused you must
 - (a) give notice in writing to the **Insurers** within 24 hours of learning such event stating the grounds upon which the Licence was forfeited or refused renewal
 - (b) give all such assistance as the **Insurers** may require for the purpose of an appeal against such forfeiture or refusal to renew and allow the **Insurers** and their solicitors full discretion in the conduct of such proceedings
 - (c) apply if practicable and required by the **Insurers** for the granting of such new Licence for the same or alternative premises as may enable you to continue your **Business** in a similar or alternative form
 - (d) provide a statement of your loss (if any) together with such documents statements and accounts as may be reasonably required by the **Insurers** to verify the same and also (if required by the **Insurers**) make a declaration as to the truth accuracy and completeness of your statement and give the **Insurers** free access to the **Premises** and your business books and accounts as may be necessary to ascertain the value of the **Premises** and the goodwill of your **Business**

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CC901 - Auditorium Condition

It is a condition precedent to liability that the provision be made for the carrying out of an examination of the **Buildings** for smouldering matches, tobacco or other material at the close of business hours each day and for signed reports to be made thereon daily by the **Employee** detailed to make the examination and for such reports to be checked at least weekly by the Management. It is further understood and agreed that all ashtrays and the like be emptied in to a lidded metal bin and that the bin be removed from the **Buildings** at the close of business each day.

CC902 - Composite Panel Conditions

It is a condition precedent to liability that in respect of any Building containing composite panels that;

- a) suitable fire extinguisher appliances to be supplied in all cooking areas
- b) ducting, conduit wiring and hot flues be adequately protected within fire resistant sleeves where passing through composite panels
- c) at least weekly inspections to be undertaken by the **Insured** to check for damage to composite panels or panel joints. Any defects found to be rectified without delay or replaced by a panel with a non-combustible core within 7 days
- d) no repairs to be made to composite panels that involve welding, grinding, cutting or other obvious ignition sources
- e) all heat sources to be kept at least 2 metres from any composite panelling or such panelling to be of a non-combustible core
- f) no external storage of combustible stock, packaging pallets, waste or waste skips or bins within 10 metres of the **Buildings**
- g) any work involving the application of heat must only be carried out by a qualified Contractor and the **Insured** is to ensure the Contractor has adequate Public Liability Insurance in force and shall confirm same through sight of certificate of insurance. Subrogation rights against such Contractor shall not be waived by the **Insured**. The following conditions precedent to liability apply:
 - i) the area in which work is to be carried out shall be adequately cleared and combustible materials shall be removed to a distance not less than 6 metres from the area of proposed work
 - ii) if work is to be carried out overhead then the area beneath shall be similarly cleared and all combustible materials removed
 - iii) suitable fire extinguisher with a capacity of not less than 9 litres shall be kept available for immediate use
 - iv) blow lamps and blow torches shall be lit in as short a time as possible before use and extinguished immediately after use
 - v) lighted blow lamps and torches shall not be left unattended
 - vi) half an hour after each period of work a thorough examination shall be made of and in the area in which works have been undertaken
 - vii) if work is to be carried out in the vicinity of composite/sandwich panels then such panels must be protected by non-combustible blankets drapes or screens.

CC903 - Daily Waste Condition

It is a condition precedent to liability that all combustible trade waste and refuse will be removed from the **Buildings** every night.

CC904 - Electrical Circuit Maintenance Condition

It is a condition precedent to liability that fixed electrical installations are tested by an NICEIC (National Inspection Council for Electrical Installation Contracting) or ECA (Electrical Contractors Association) registered contractor at least once in every 3 year period and an IEE test certificate is issued showing no deviations.

CC905 - External Smoking Condition

It is a condition precedent to liability that smoking will be prohibited throughout the **Premises** except in specifically designated external areas, and suitable notices to this effect will be displayed in prominent positions. Metal receptacles are to be provided for waste materials and kept at least 2 metres from the **Buildings**.

CC906 - First Loss Average Clause

When the sum insured is shown as being First Loss in the **Schedule** the applicable item of this Section is subject to the Condition of Average (First Loss), that is to say, if the total value of all property covered by the item shall at the time of any loss be greater than the value notified by the **Insured**, then the **Insured** shall be entitled to recover hereunder only such proportion of the said loss as the said notified value bears to the total value, up to but not exceeding the sum insured for the item.

CC907 - Flat Roof Maintenance Condition

It is a condition precedent to liability in respect of **Damage** by storm, tempest and flood that any flat felted roof portion of the **Premises** shall have been inspected at least once every 2 years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately.

CC908 - Fork Lift Truck Conditions

It is a condition precedent to liability where fork lift trucks are recharged at the **Premises** that;

- a) combustible materials to be kept a minimum of 5 metres clear of the recharging area
- b) no recharging of fork lift trucks whilst the **Premises** are left unattended.

CC909 - Frying and Cooking Equipment Conditions

It is a condition precedent to liability that;

- a) all frying and other cooking ranges, equipment, flues and exhaust ducting will be kept securely fixed and free from contact with combustible materials
- b) all extraction hoods, canopies, filters and grease traps will be cleaned at least every 2 weeks
- c) all extraction ducts will be cleaned regularly and maintained and checked at least once every 6 months by a specialist contractor
- d) the record of such cleaning and servicing of the extraction ducts will be kept elsewhere other than at the **Premises** and will be made available for inspection at any time
- e) frying equipment will be installed used and maintained in accordance with the manufacturer's instructions

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- f) multi purpose fire extinguishers and at least one fire retardant blanket which conforms to the relevant British Standard suitable for extinguishing oil and fat fires will be kept in close proximity to the working area of the range and maintained ready for use
- g) frying ranges will not be left unattended whilst in use
- h) all naked flames (other than pilot lights) and all electrical elements will be turned off at the close of the working day.

CC910 - Metal Workers Waste Condition

It is a condition precedent to liability that all oily and/or greasy waste and used cleaning cloths which remain in the **Buildings** overnight will be kept in metal receptacles with metal lids and removed from the **Buildings** at least once a week.

CC911 - Minimum Security Requirements (B)

It is a condition precedent to liability that **Damage** caused by theft or attempted theft is not covered unless;

- 1) the Minimum Security Requirements (A) as stated in the **Policy** Conditions is complied with
- 2) the intruder alarm is installed and put into full and effective operation at night and whenever the **Premises** are closed for business or left unattended. We will not regard the intruder alarm as effective if the specification or system record provides for a telephone line, direct line or central monitoring station warning system and the **Insured** have had notice of the withdrawal of the Police, telephone or central monitoring station service and such service has actually been withdrawn
- 3) the intruder alarm is maintained under contract by a company which is either included in the official list of recognised firms of the National Approval Council for Security Systems (NACOSS), or the Security System and Alarm Inspections Board (SSAIB) or approved by **Insurers**
- 4) all keys of the intruder alarm are removed from the **Premises** at night and whenever they are closed for business or left unattended. Where the **Insured** or an **Employee** occupies part of the **Premises** for residential purposes, the keys must be removed from the **Business** part of the **Premises**.

CC912 - Minimum Security Requirements (C)

It is a condition precedent to liability that **Damage** caused by theft or attempted theft is not covered unless;

- 1) the Minimum Security Requirements (A) as stated in the **Policy** Conditions is complied with
- 2) the intruder alarm provides for a police telephone line, direct line or central monitoring station warning system installed and put into full and effective operation at night and whenever the **Premises** are closed for business or left unattended. We will not regard the intruder alarm as effective if the **Insured** have had notice of the withdrawal of such service and such service has actually been withdrawn
- 3) the intruder alarm is maintained under contract by a company which is either included in the official list of recognised firms of the National Approval Council for Security Systems (NACOSS), or the Security System and Alarm Inspections Board (SSAIB) or approved by **Insurers**
- 4) all keys of the intruder alarm are removed from the **Premises** at night and whenever they are closed for business or left unattended. Where the **Insured** or an **Employee** occupies

part of the **Premises** for residential purposes, the keys must be removed from the **Business** part of the **Premises**.

CC913 - No Smoking Condition

It is a condition precedent to liability that smoking will not be permitted on the **Premises** at any time and signs to this effect will be prominently displayed.

CC914 - Obsolete Building Clause

The basis of valuation for the purpose of average shall be;

- a) the cost of purchasing a similar building to the insured building plus an allowance for removal of debris costs or
- b) the cost of erecting a modern building providing comparable facilities to the insured building plus an allowance for professional fees, removal of debris costs and the additional expenditure which might arise out of local authorities' requirements.

CC915 - Paint Spraying Conditions

It is a condition precedent to liability that all spraying of paints or varnishes with a flash point below 32 degrees centigrade will be carried out in an area enclosed by non-combustible materials and extraction to the open air and any electrical installation including that for extraction will be of flameproof design and any heating will be of the black-heat type and with fully enclosed elements.

It is also a condition precedent to liability that;

- a) only one days supply of flammables will be kept in the spraying area
- b) all other flammables will be kept in a designated enclosed steel bin or if the stocks of same are substantial they will be kept in a store with high and low level vents to the open air or forced flameproof extractor at floor level
- c) all lighting will also be flameproof
- d) smoking will be prohibited in the areas where processes are carried and signs to this effect will be prominently displayed.

CC916 - Pipe Lagging Condition

It is a condition precedent to liability that either;

- a) there is a heating system linked to a frost-stat and a minimum temperature of 4°C is maintained between 31st October and 31st March or
- b) all pipes are adequately lagged.

CC917 - Portable Heating Condition

It is a condition precedent to liability that there will be no use or storage on the **Premises** of paraffin or portable electric or gas heaters or containers unless specifically agreed by the **Insurers** prior to such use or storage.

CC918 - Residential Tenants Clause

It is a condition precedent to liability that any Residential portion(s) of the **Premises** are not let or used by;

- a) local authorities or the department of social security
- b) students
- c) asylum seekers.

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CC919 - Smoking Condition

It is a condition precedent to liability that smoking will be prohibited throughout the **Premises** except in offices and /or canteens and for other specifically designated areas. Suitable notices to this effect will be displayed in prominent positions.

CC920 - Stillage Condition

It is a condition precedent to liability that all **Stock** stored on the **Premises** is stored on racks, shelves or stillages not less than 15 centimetres (6 inches) above floor level.

CC921 - Storage of Combustible Materials in the Open Condition

It is a condition precedent to liability that no combustible materials are externally stored within 10 metres of the **Buildings** outside business hours.

CC922 - Subsidence Ground Heave and Landslip Extension

Notwithstanding Exclusions 7(a) and 7(b) the insurance by Sections 1 or 2 extends to cover **Damage** caused by Subsidence or Ground Heave of any part of the site on which the property stands or Landslip excluding;

- a) the first GBP 1,500 of each and every loss after the application of any Condition of Average
- b) **Damage** to yards, car parks, roads, pavements, walls, gates and fences unless also affecting a Building
- c) **Damage** caused by or consisting of:-
 - i) the normal settlement or bedding down of new structures
 - ii) the settlement or movement of made up ground
 - iii) coastal or river erosion
 - iv) defective design or workmanship or the use of defective materials
 - v) fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe
- d) **Damage** which originated prior to the inception of this cover
- e) **Damage** resulting from;
 - i) demolition, construction, structural alteration or repair of any property or
 - ii) groundwork or excavation at the **Premises**

Special Conditions

Insofar as this insurance relates to **Damage** caused by Subsidence, Ground Heave or Landslip;

- a) The **Insured** shall notify the **Insurers** immediately they become aware of any demolition, groundworks, excavation or construction being carried out on any adjoining site
- b) The Underwriters shall then have the right to vary the terms or cancel this cover.

CC923 - Survey Clause

Cover hereon is strictly subject to receipt by **Insurers** of a satisfactory survey carried out by an authorised surveyor within 30 days of the inception date of this insurance or by a date to be agreed by the **Insurers** and advised to the **Insured**.

The **Insurers** reserve the right to cancel this insurance with immediate effect or impose special terms and conditions and/or

revise the premium rate upon receipt of the survey.

The **Insured** shall implement the survey requirement(s) or as otherwise agreed by the **Insurers** within a period to be agreed by the **Insurers** and advised to the **Insured**.

If the **Insured** fails to implement the requirement(s) within the period agreed by the **Insurers** then all coverage hereunder shall terminate at the end of said period.

CC924 - Terrorism Extension

This Insurance is extended for the **Period of Insurance** stated above to include;

- a) loss of or **Damage** to Property at the **Premises**, as stated in the **Schedule** to this Insurance, situated in the United Kingdom other than Northern Ireland (meaning England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987) and
- b) where applicable under this Insurance **Business Interruption**, the proximate cause of which is an **Act of Terrorism** duly certified as such by Her Majesty's Government or HM Treasury or any successor or other relevant authority

provided always that the Terrorism Insurance provided under this Extension is

- A limited to loss or **Damage** occasioned by or happening through or in consequence of acts of persons acting on behalf, of or in connection with any, organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's Government in the United Kingdom or any other government de jure or de facto

In any action suit or other proceedings where the **Insurers** allege that any loss or **Damage** is not covered by this Extension the burden of proving that such loss or **Damage** is covered shall be upon the **Insured**

- B not applicable to;
 - 1) any land or building of which any part is
 - a) insured in the name of an individual; or
 - b) occupied as a private residence, or owned or occupied in the name of an individual, unless
 - i) the part so occupied/owned is less than 80% of the land or building as a whole; and
 - ii) the proportion of such land or building which is commercially occupied is more than 20%; and
 - iii) any part which is occupied as a private residence, or owned or occupied in the name of an individual, is insured
 - under the same policy to which this Extension applies and which otherwise insures the part which is not so occupied, or owned or occupied, or
 - separately, but in any event not in the name of an individual

(where any person holds or owns flats or houses insured hereunder as a trustee pursuant to the terms of a trust, or by way of a business as a sole trader, such person shall not be construed as an 'individual' for the purposes of this proviso B.1, unless such person occupies any such flat - not including a block of flats - or house as a private residence)

- 2) any Nuclear Installation or Nuclear Reactor

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Nuclear Installation

Nuclear Installation means any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument, being an installation designed or adapted for;

- a) the production or use of atomic energy
- b) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations
or
- c) the storage processing or disposal of nuclear fuel or bulk quantities of other radioactive matter, being matter which has been produced or irradiated in the course of the production or use of nuclear fuel.

Nuclear Reactor

Nuclear Reactor means any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

- C not subject to any of the excluded perils specified in this Insurance other than those applying specifically in respect of the Terrorism Insurance provided under this Extension as stated in E and F below
- D subject otherwise to the terms conditions exclusions deductibles and limits of this Insurance except as expressly varied hereby
- E subject to the exclusion of war and allied risks, defined as any loss whatsoever occasioned by riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- F subject to the exclusion of digital or cyber risks, defined as any loss whatsoever directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from;
 - 1) **Damage** to any computer or other equipment or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the **Insured** or not, where such **Damage** is caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack or
 - 2) **Business Interruption** directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking or Denial of Service Attack.

Virus or Similar Mechanism

Virus or Similar Mechanism means program code programming instruction or any set of instructions intentionally constructed with the ability to **Damage**, interfere with or otherwise adversely affect computer programs data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to Trojan horses worms and logic bombs.

Hacking

Hacking means unauthorised access to any computer or other equipment or component or system or item which processes stores or retrieves data, whether the property of the **Insured** or not.

Denial of Service Attack

Denial of Service Attack means any actions or instructions constructed or generated with the ability to **Damage** interfere with or otherwise affect the availability of networks network services network connectivity or information systems. Denial of Service Attacks include, but are not limited to the generation of excess traffic into network addresses the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks;

and provided that the **Insurers** liability in respect of all losses arising out of any one occurrence and, where applicable under this Insurance, in the aggregate in any one **Period of Insurance** shall not exceed the limits as otherwise specified in this Insurance.

Irrespective of the currency in which this Insurance is expressed, the limit of liability and the premium for the Terrorism Insurance effected by this Extension will be determined in sterling.

Special Conditions

The Terrorism Insurance provided under this Extension shall not apply to;

- a) any Long Term Agreement / Undertaking to which this Insurance is subject
- b) any terms in this Insurance that provide for adjustments of premium based upon declarations on expiry or during the **Period of Insurance**
- c) any aggregate limit contained in this Insurance regarding the amount to be borne by the **Insured** as a result of the operation of a deductible

Special Provision

Notwithstanding anything stated herein to the contrary, this Terrorism Extension applies also to any Property at the **Premises**, as stated in the **Schedule** to this Insurance, which is insured in the name of an individual and is occupied as a private residence, other than in respect of any loss whatsoever or any expenditure resulting or arising therefrom or any **Business Interruption** directly or indirectly caused by or contributed to by or arising from;

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- b) chemical and/or biological and/or radiological irritants contaminants or pollutants.

CC925 - Thatch Conditions

It is a condition precedent to liability that;

- a) all chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter
- b) all old thatch and thatching is burnt at a distance of more than 100 metres from the **Premises**
- c) no naked flames or tools producing naked flames be present in the attic or loft space at any time.

If you fail to comply with any of the above duties this insurance may become invalid in respect of loss or **Damage** caused by fire.

ENDORSEMENTS

CC926 - Unoccupancy Conditions

It is a condition precedent to liability that when any Building (or part thereof) are untenanted or **Unoccupied**;

- a) all gas, water and electricity mains supplies will be kept disconnected (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes)
- b) all water tanks, apparatus pipes and heating other than those connected to automatic sprinkler systems must be drained down
- c) all reasonable precautions are taken to ensure that the buildings are secure against entry by intruders including:-
 - i) securely locking and fastening all doors and windows
 - ii) any letter boxes being sealed
 - iii) setting all security and alarm protections in full operation and ensuring that the protections are in proper working order
- d) all waste refuse and other disused combustible materials will be cleared from the building and removed from the **Premises** at least once a week
- e) tanks containing fuel or other flammable liquids must be drained and purged within 7 days of the **Buildings** becoming **Unoccupied**
- f) the **Buildings** must be inspected at least once every 7 days by the **Insured** or the **Insured's** nominee in order to inspect the **Premises** both internally and externally and to carry out any work necessary to maintain the above security arrangements. A record will be kept of such inspections
- g) notice is to be given to **Insurers** when any untenanted or **Unoccupied** building (or part thereof) is again occupied

Insurers shall not be liable for any **Damage** or **Injury** arising out of or in connection with any works of alteration, demolition, refurbishment or renovation.

Perils as defined under **Perils Definitions** are hereby restricted to fire, lightning, aircraft and explosion only.

For the purposes of this condition **Unoccupied** means closed for **Business** or not occupied for its usual **Business** purposes, for any period of more than 30 (thirty) consecutive days.

CC927 - Unoccupancy Conditions Wider Perils

It is a condition precedent to liability that when any Building (or part thereof) are untenanted or **Unoccupied**;

- a) all gas, water and electricity mains supplies will be kept disconnected (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes)
- b) all water tanks, apparatus pipes and heating other than those connected to automatic sprinkler systems must be drained down
- c) all reasonable precautions are taken to ensure that the buildings are secure against entry by intruders including:
 - i) securely locking and fastening all doors and windows
 - ii) any letter boxes being sealed
 - iii) setting all security and alarm protections in full operation and ensuring that the protections are in proper working order

- d) all waste refuse and other disused combustible materials will be cleared from the building and removed from the **Premises** at least once a week
- e) tanks containing fuel or other flammable liquids must be drained and purged within 7 days of the **Buildings** becoming **Unoccupied**
- f) the **Buildings** must be inspected at least once every 7 days by the **Insured** or the **Insured's** nominee in order to inspect the **Premises** both internally and externally and to carry out any work necessary to maintain the above security arrangements. A record will be kept of such inspections
- g) notice is to be given to **Insurers** when any untenanted or **Unoccupied** building (or part thereof) is again occupied

Insurers shall not be liable for any **Damage** or **Injury** arising out of or in connection with any works of alteration, demolition, refurbishment or renovation.

Policy Exclusion 12 is hereby deleted.

Perils as defined under Perils Definitions are hereby restricted to fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, impact by any road vehicle or animal, falling trees, branches and falling aerials.

For the purposes of this condition **Unoccupied** means closed for **Business** or not occupied for its usual **Business** purposes, for any period of more than 30 (thirty) consecutive days.

CC928 - Use of Heat Conditions

It is a condition precedent to liability that the following precautions are complied with on each occasion of the use or application of heat (as defined below) taking place on the **Premises**;

- a) application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers;
 - i) the area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or over-lapping sheets or screens of non-combustible material
 - ii) at least 2 adequate and appropriate portable fire extinguishers, in proper working order, must be kept in the immediate area of the work being undertaken and used immediately smoke or smouldering or flames are detected
 - iii) a fire safety check of the working area must be made approximately 60 minutes after the completion of each period of work and immediate steps taken to extinguish any smouldering or flames discovered
 - iv) blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use
 - v) a person must be appointed by the **Insured** to act as an observer to watch for signs of smoke or smouldering or flames
- b) use of asphalt, bitumen, tar, pitch or lead heaters the heating must be carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel must be placed on a non-combustible heat insulating base.

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CC929 - Valley Gutter Condition

It is a condition precedent to liability that all valley gutters be inspected and cleared every 6 months.

CC930 - Weekly Waste Condition

It is a condition precedent to liability that all combustible trade waste and refuse will be swept up daily and kept in bags or bins and removed from the **Buildings** at least once a week.

CC931 - Fire Extinguishing Appliances Condition.

It is a condition precedent to liability that all fire extinguishing appliances must be maintained in full working order and inspected regularly during the currency of this **Policy** and any defect whether disclosed by such inspection or otherwise be remedied promptly. Subject to observance of this condition the **Policy** shall not be invalidated by any defect in any of the Fire Extinguishing Appliances due to any circumstances unknown to or beyond the control of the **Insured**.

CC932 - Printers Condition

It is a condition precedent to liability that :

- 1) no manufacturing of cardboard boxes or paper bags be undertaken.
- 2) no printing on celluloid be undertaken
- 3) no drying by artificial heat be undertaken (the use of artificial heat in plain copying machines shall not be a breach of this condition)

CC933 - Clothing Manufacturers Condition

It is a condition precedent to liability that :

- 1) no garments of material containing rubber or foam plastic be cut out made finished altered or repaired and no rubber solutions solvent benzene naphtha or other mineral or wood spirit be used stored or handled
- 2) no garment fusing processes employing inflammable solvents or flame bonding be carried out
- 3) no electric iron be used which does not feature in integral automatic cut out device and warning lamp

CC934 - Unattended Processes Condition

It is a condition precedent to liability that no machinery, including plating tanks and baths, should be operated, left in operation or set to commence operation by time switches or similar, while the premises are unattended.

CC935 - Flammables Storage Condition

It is a condition precedent to liability that :

- 1) no flammables liquids or solutions be stored in excess of 20 litres
- 2) all flammable liquids or solutions be stored in metal cabinets fitted with self closing doors
- 3) no more than the quantity required for on days use be removed from cabinets at any time
- 4) all flammable liquids or solutions in use must be stored in metal or plastic vessels specifically constructed for the purpose, having a lid, tap or other closing device and not exceeding 2 litres in

capacity and the vessels kept closed when not in use.

- 5) No cellulose nitrate be used or stored.

CC936 - Goods In Transit Collision and Overturning Condition

It is a condition precedent to liability that cover under Section 7 is restricted to **Damage** caused by fire, theft, collision or overturning of the conveying vehicle.

CC937 - LPG Cylinder Storage Condition.

It is a condition precedent to liability that all LPG cylinders are stored externally in purpose built steel cages.

CC940 - Plastics Condition (Hazard Groups 1 & 2)

It is a condition precedent to liability that there is/are no :

- 1) processes involving the direct application of flame to plastic material or goods
- 2) fixed power operated machines used for buffing, sanding, mopping or similar process causing plastics dust
- 3) grinding or pulverising of plastics materials by machines
- 4) granulating or chopping of plastics
- 5) drying or curing of plastic components or materials by artificial heat other than by steam or hot water pipes, totally enclosed electric heating elements, gas oil or flue pipes not passing through the drying or curing area.
- 6) Storage in excess of 4 metres in height
- 7) Rubber processed or stored.

CC941 - Bona Fide Sub-Contractors Clause

It is warranted by the **Insured** that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this policy
- An indemnity to the **Insured** as principal

It is further warranted by the **Insured** that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

CC942 - Manual Work Away Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of manual work undertaken away from the **Insured's** premises other than delivery and collection.

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CC943 - Total Manual Work Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of employees engaged in work of a manual or non clerical/ non supervisory nature.

CC944 - Administration of Drugs Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10 directly or indirectly resulting from or in consequence of the provision and/ or administration of pharmaceuticals or drugs of any nature.

CC945 - Abuse Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 9 directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

CC946 - Heat Work Away Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 9, directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on premises owned, leased or rented by the **Insured**.

CC947 - Bodily Treatment Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10, directly or indirectly resulting from or in consequence of the provision of any medical or other bodily treatment, other than first aid treatments.

CC948 - Loss, Damage or Corruption of Data Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10, directly or indirectly resulting from or in consequence of the loss, damage or corruption of any data, held on or created by, any electronic data processing equipment or system.

CC949 - Tree Root Damage Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10 that arises from ingress of tree roots or desiccation of the soil caused by trees.

CC950 - Sporting Participation Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of any bodily injury to any person playing in, training in, or practising any contact sport.

CC951 - Damage to Item being Worked Upon Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10,

directly or indirectly resulting from or in consequence of loss or damage, including shrinkage or discolouration, to articles on which the **Insured** is or has been working where the loss or damage results from such work.

CC952 - Burning of Debris Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 9, directly or indirectly resulting from or in consequence of the burning of debris.

CC953 - Proprietary Brands Warranty

It is warranted by the **Insured** that precedent to the liability of **Insurers** hereon, proprietary brand products only will be used and that these are used and stored in accordance with the manufacturer's instructions.

CC954 - Height Limit (10 meters)

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9 directly or indirectly resulting from or in consequence of work undertaken by any person employed at a height above 10 meters from the surrounding floor or ground level.

CC955 - Depth Limit (3 meters)

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 8 or 9, directly or indirectly resulting from or in consequence of any work carried out at depths exceeding 3 metres.

CC956 - Haulage Clause

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in connection with the following:

- injury or damage caused by the wrongful delivery or the contamination in transit of any load
- injury or damage caused by the haulage of hazardous goods
- loss of or damage to any goods or their packaging or containers shipped or forwarded by or on behalf of the **Insured**
- the transportation of goods by road tankers

CC957 - Libel and Slander Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of:

Libel, slander or defamation

Slander of title of goods or other injurious falsehood

Wrongful misrepresentation

CC958 - Products: Component Part Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 10, directly or indirectly resulting from damage to goods to which the **Insured's** product is an additive or component part.

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CC959 - Emergency Services Notification Clause

It is warranted by the **Insured** that precedent to the liability of **Insurers**, all Police, Fire and Ambulance services are notified prior to the commencement of the insured event and that the **Insured** adheres to all of their recommendations.

CC960 - Rights of Recourse Warranty

It is warranted by the **Insured** that precedent to the liability of **Insurers** hereon, full Rights of Recourse are maintained against any manufacturer or supplier with whom they have entered into a legal contract for the provision of products or components.

CC961 - Waste Disposal Warranty

It is warranted by the **Insured** that precedent to the liability of **Insurers**, all waste material of any description shall be disposed of at a licensed refuse site in accordance with the terms of such licence.

CC962 - Live Entertainment and Disco Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of the provision of discos and/or live entertainment of any nature.

CC963 - Claims Made Warranty (Products Liability)

It is noted and agreed that Section 10, **Products** Liability 'Insuring Clause' is revised as follows:

In the event of

- (1) accidental **Injury** to any person
- (2) accidental loss of or damage to material property
- (3) accidental loss of amenities nuisance trespass or interference with any right of way light air or water

occurring and notified to **Insurers** during the **Period of Insurance** and caused by **Products** anywhere in the world except as excluded the **Insurers** will indemnify you against your liability at law for compensation together with **Costs and Expenses**

CC964 - Use of Dogs Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of the use of any dog in connection with the business.

CC965 - Dogs Warranty

It is warranted by the **Insured** that at all times during which any dog is used in connection with the **Business**, it shall be kept under physical restraint and (if not adequately tethered or confined) under the control of a competent handler.

CC966 - Underground Services Clause (Applicable to Section 9)

In respect of loss of or damage to cables, pipes or other services located underground, it is a condition precedent to liability that prior to undertaking any digging, boring or excavation, the **Insured** has:

- taken or caused to be taken all reasonable measures to identify the location of such cables, pipes and services before any work is commenced which may involve a risk of damage. Reasonable measures include contacting the appropriate authorities if there

is any possibility that cables, pipes or services are under the site

- retained a written record of the measures that were taken to locate such cables, pipes and services
- conveyed the location of such cables, pipes or services to those who are carrying out such work on behalf of the **Insured**

Indemnity under this policy shall be restricted to the actual cost of repair or replacement of such cables, pipes or services as assessed by an independent surveyor and shall not extend to cover any additional costs for loss of use, consequential loss or damage, or penalties and/or fines, which are imposed on the **Insured** by the relevant authorities as a result of any damage.

CC967 - Professional Services Exclusion (Applicable to Section 9)

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of breach of professional duty or wrongful or inadequate advice, whether a fee is charged or not.

It is hereby noted and agreed that this Exclusion replaces Exceptions to Section B (12.6)

CC968 - USA and Canada Products Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of any products supplied, including products supplied prior to the inception of this insurance which the **Insured** knows, or could have reasonably been expected to know, would be used within the United States of America or Canada.

CC969 - High Risk Location Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with work undertaken on or at any of the following locations or premises:

- refineries, bulk storage or production premises in the oil, gas or chemical industries.
- offshore structures and work underground or underwater.
- aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boat yards or inland waterways not involving the use of heat).
- railways or airports.

CC970 - Personal Protective Equipment Warranty

It is a condition precedent to the liability of **Insurers** that the use or wearing of Personal Protective Equipment by any Person Employed is rigorously enforced and that Personal Protective Equipment is supplied to the Person Employed and that a formal record is maintained confirming receipt of such equipment.

CC971 - Wood-Working Machinery Exclusion

Insurers shall have no liability under Section 8 of this insurance to provide an indemnity or benefit for any legal liability arising out of or in connection with any claim arising out of or in connection with the **Insured's** employee's use of wood-working machinery, driven by steam, gas, water, electricity or other mechanical power.

The expression "Wood-Working Machinery" shall be deemed to include:-

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- lathes
- fret-saws
- boring Machines
- sanding Machines
- mechanically-driven portable tools applied to the work by hand, other than pendulum and swing saws.

CC972 - Structural Steel Erection Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with any work undertaken by the **Insured** involving the erection of structural steelwork.

CC973 - Excludes Heat Work Away other than by BFSC

Insurers shall have no liability under this policy to provide any indemnity or benefit for any legal liability under Section 9, directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on premises owned, leased or rented by the insured or work being carried out by Bona Fide Subcontractors.

CC974 - Welding Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with welding or flame-cutting away from the **Insured's** premises.

CC975 - Products Exclusion (Applicable to Section 10)

It is hereby understood and agreed that this policy does not indemnify the **Insured** for **Products** Liability including all liability for goods and services supplied.

CC976 - Toxic/Hazardous Goods Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with the carriage, dumping or disposal of toxic, corrosive, explosive and/or hazardous goods by the **Insured**.

CC977 - Waste Transfer Station Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with the operation or ownership of waste transfer stations.

CC978 - Skip Hirers Warranty

It hereby understood and agreed that the following warranty applies to Section 9 of this Insurance:

It is warranted by the **Insured** that when skips are left by the **Insured** on the public highway:

- The **Insured** will comply with all current Local Authority requirements.
- Skips will be lit during the hours of darkness.

CC979 - Skip Hire Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in consequence of any skip hire and/or supply.

CC980 - Trackside Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability arising out of or in connection with any work trackside.

CC981 - Tree Felling Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of any tree felling and/or lopping.

CC982 - Spray Painting Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 9, directly or indirectly resulting from or in consequence of spray painting of any nature.

CC983 - Power Cleaning Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 9, directly or indirectly resulting from or in consequence of any work involving sand blasting and/or power cleaning of any nature.

CC984 - Plant Hire Warranty

It is warranted by the **Insured** that precedent to the liability of **Insurers** hereon, all plant and/or equipment hired out will be subject to the following conditions:

- All plant and/or equipment hired out will be subject to the current Contractors Plant Association or Scottish Plant Operators Association Conditions of Hire unless otherwise agreed and a copy of the **Insured's** standard hiring conditions lodged with Underwriters
- All plant and/or equipment is maintained in a safe and sound condition and is examined by the **Insured** prior to and at the end of each hire period and any defects rectified.

CC985 - Demolition Sites Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of work carried out on demolition sites.

CC986 - Landfill Sites Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of the ownership and/or operation of landfill sites.

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CC987 - Participant to Participant Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of any bodily injury caused by the negligent act and/or omission of any participant towards another participant.

CC988 - Travel Insurance Warranty

It is warranted by the **Insured** that precedent to the liability of **Insurers** hereon, adequate travel insurance is arranged on each occasion when the **Insured** persons are travelling outside the United Kingdom.

CC989 - Amusement Arcade Exclusions

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10, directly or indirectly resulting from or in consequence of the following amusements and/or activities:

- (a) Mechanically or electrically powered rides of any nature (other than static coin operated rides)
- (b) Children's playground and/or soft play equipment of any nature
- (c) Any equipment and/or amusement that involves the kicking and/or punching of any objects.
- (d) Any equipment and/or amusement that involves the throwing and/or firing of projectiles of any nature.
- (e) Any equipment and/or amusement for use outside the **Insured's** premises.

CC990 - Fork-Lift Truck Condition

It is a condition precedent to liability under this **Policy** that the use of fork-lift trucks is subject to the following procedures

1. operatives must be at least 18 years of age
2. operatives must
 - a) complete a training course in the safe use of fork-lift trucks through an Accredited Training Provider belonging to one of the five accrediting bodies as recognised by the Health & Safety Executive and
 - b) complete a refresher course within 5 years of the initial training programme and
 - c) the **Insured** must retain appropriate documentation verifying completion thereof.

CC991 - Burning and Welding Warranty

The **Insured** hereby warrants that the following special precautions will be complied with on each occasion of any of the following work:

- (a) Work involving the use of any blow lamp, blow torch, flame gun or hot air gun:
 - (i) The area in which work is to be carried out is to be examined and combustible property within the vicinity of the work either removed or as far as practicable covered by non-combustible material;
 - (ii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
 - (iii) All blow lamps, blow torches and flame guns are to be lit in strict accordance with the manufacturer's instructions,

not left unattended when lit and extinguished immediately after use;

- (iv) Hot air guns are to be switched off when unattended and immediately after use;
 - (v) During the period of not less than thirty minutes immediately following completion of each period of work, a continuous check that there is no fire or risk of fire is to be made in the vicinity of the point of work;
- (b) Work involving any electric, gas or other welding, cutting or portable grinding equipment:
- (i) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
 - (ii) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
 - (iii) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
 - (iv) All torches are to be lit and used in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
 - (v) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;
 - (vi) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off;
 - (vii) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;
 - (viii) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).
- (c) Work involving asphalt or bitumen tar boilers:
- (i) Regulation spill trays are to be used
 - (ii) All tar boilers are to be kept wholly at ground level.
 - (iii) The equipment and work is not to be left unattended at any time whilst in use
 - (iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work.
 - (v) Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition),

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CC992- Gymnasium Clause

It is a condition precedent to liability under this **Policy** that the use of gymnasiums is subject to the following procedures

- a) all equipment is inspected at least once each week and any defects found are repaired immediately;
- b) the **Insured** shall ensure that all equipment is used in accordance with the manufacturer's instructions
- c) the **Insured** shall obtain a 'Health & Gym experience questionnaire' from all members and/or participants;
- d) where the member and/or participant does not have sufficient experience or fitness level, an adequate induction course shall be provided by the **Insured** for the said member and/ or participant

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of any bodily injury caused by any martial art or contact sport.

CC993 - Full Repairing Lease Clause

It is a condition precedent to the liability of **Insurers** that all properties that are owned by the **Insured** and leased to tenants are subject to agreements (on a full repairing lease basis) that require the tenant to maintain and repair the property.

CC994 - Deep Fat Fryer Warranty

It is a condition precedent to the liability of **Insurers** that for any oil and fat frying and cooking ranges and equipment:-

- a) all flues, cooker hoods, grease traps and filters are cleaned not less than once a week and the ducting must be steam cleaned or chemically cleaned along its entire length at intervals not exceeding 6 months.
- b) multi-purpose fire extinguishers or other materials suitable for extinguishing oil and fat fires are maintained ready for immediate use together with fire blanket
- c) thermostatic temperature control or cut-out devices are fitted
- d) oil sumps are emptied weekly
- e) the extractor fan and frying range be serviced annually and a service report be available for inspection by the **Insurers**
- f) a non-combustible receptacle be used to store waste and batter scraps and removed from the premises at the end of each frying session
- g) for an oil or gas fired range, a flame cut-off must be fitted to the hood and ducting must not have been installed within 150mm of any combustible material

CC995 - Printers Warranty

Insurers shall have no liability under this insurance to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any bodily injury, death, disease, illness or nervous shock, loss, destruction or damage arising from:

- a) the slow sporadic rotation or intermittent movement of a machine intended to place it more advantageously for cleaning or repair whilst guards are removed
- b) the use of Toluene Di-isocyanate (TN) or other volatile isocyanates

CC996 - Mobile Telephone Equipment Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Section 10, directly or indirectly resulting from or in consequence of any Radio-Frequency Radiation or Electromagnetic Radiation from any Product Supplied.

CC997- Boating Lake Warranty

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10 in consequence of the hiring of motorised boats or any water craft exceeding 5 metres in length

In connection with the hiring out of non-mechanically propelled boats this certificate shall only provide an indemnity, if:

- a) life saving equipment and means of summoning emergency assistance are available at all times
- b) all boats are inspected every morning and any boats which are or become defective are removed from use until such defects are remedied
- c) life jackets are available for use by hirers of sailing boats at no extra charge and all hirers are required to wear such jackets
- d) a motorised rescue boat in good working order will be available at all times and in this connection coverage extends to indemnify the **Insured** in respect of use of such rescue or safety boat provided that such boat is only used by the **Insured** or their employees.

CC998 - Leisure Facilities Condition

Sauna/Steam Rooms/Hot Tubs/Jacuzzis

It is a condition precedent to the liability of **Insurers** that the use, operation or provision of Saunas, Steam Rooms, Hot tubs or Jacuzzis are subject to the following condition :

Notices carrying the following wording must be clearly displayed in the area where facilities are provided :

You must not use the Sauna, Steam Room, Hot tub or Jacuzzi if you:

- suffer from high or low blood pressure or any heart or circulatory disorder
- suffer from epilepsy or diabetes
- are pregnant
- are prone to dizziness or fainting

Swimming Pools

It is a condition precedent to the liability of **Insurers** that the use or provision of swimming pools is subject to the following conditions :

- 1) the pool should be supervised at all times by a qualified Lifeguard(s)
- 2) all surrounding and/or related areas should have non slip flooring

CC999 - Non Germination & Incorrect Labelling Exclusion

Insurers shall have no liability under this **Policy** to provide any indemnity or benefit for any legal liability under Sections 9 or 10, directly or indirectly resulting from or in consequence of

- 1) failure or alleged failure of any seed bulb tuber or cutting supplied to germinate or produce the quality or yield of crops intended.
- 2) Incorrect labelling or packing of seeds bulbs tubers or cuttings.

COMPLAINTS PROCEDURE

What to do if you have a complaint:

Any enquiry or concern about this **Policy** should be addressed in the first instance to Quotedesk.

The Managing Director
Quotedesk
Suffolk House
George Street
Croydon, Surrey
CR0 1PE
United Kingdom

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

Full details of our complaints procedure are available on request. We will record and analyse your comments to make sure we continually improve the service we offer.

If **You** are not satisfied, **You** may contact **Insurers Compliance Officer** at:

International Insurance Company of Hannover Ltd
2nd Floor
1 Arlington Square
Bracknell
Berkshire
RG12 1WA

Telephone: 01344 397 600
Fax: 01344 397 601

If **You** are not happy with the outcome of your complaint **You** may be eligible to refer your complaint to:

The Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: helpline 0845 080 1800
Tel: switchboard 020 7964 1000
Website: www.financial-ombudsman.org.uk

Definition of an Eligible Complainant

An eligible complainant is either a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million at the time of the complaint.

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Where the claim is in respect of a liability subject to compulsory insurance: 100% of the claim. In all other cases is covered for 90% of any claim with no upper limit.

Law applicable to contract

You and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which you reside at the date of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.

If you are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

ENQUIRIES: +44 (0)208 253 0842
+44 (0)845 074 3346

CLAIMS: +44 (0)208 240 4488

Monday - Friday 9am - 8pm. Saturday & Sunday 10am - 4pm.

EMERGENCY CLAIMS: +44 (0)7891 203 315

ENQUIRIES: +44 (0)208 253 0842

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